

# Annual Report 2023-2024



উদ্দীপন  
UDDIPAN



**UDDIPAN  
ANNUAL REPORT  
2023-2024**

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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.

## BOARD OF DIRECTORS

Dr. Mihir Kanti Majumder	Chairman
Zakia K Hassan	Vice-Chairman
Dr. Md. Golam Ahad	Treasurer
Md. Nazrul Islam Khan	Member
Md. Mahbubur Rahman	Member
Naheed Sultana	Member
Dr. Abu Jamil Faisal	Member
Bhabatosh Nath	Member
Shawkat Hossain	Member
Bidyut Kumar Basu	Executive Director & CEO and Member Secretary

## General Body of UDDIPAN

Shahid Hossain Talukder	Shabbir Ahmed Chowdhury
Bhabatosh Nath	Md. Mahbubur Rahman
Dr. Md. Golam Ahad	Naheed Sultana
Mohammed Kamal Uddin	Shaikh Nowsher Ali
A.B.M. Shamsul Huda	Sarifa Khatun
Taleya Rehman	Rehana Begum
Dr. Mihir Kanti Majumder	Shawkat Hossain
Md. Rafiqul Islam	Zakia K Hassan
Md. Nazrul Islam Khan	Reza Salim
Mina Sarker	Md. Fazlur Rahman Khan
Rokeya Khatun	Golam Mohammad Saifur Rahman
Ishtiaq Uddin Ahmad	Md. Shafiqul Islam
Dr. Aftab Uddin	Farid Uddin Ahmed
Dr. Abu Jamil Faisel	Tapan Kanti Sarkar
Mr. Nazir Mohammad Towhid Islam	

## UDDIPAN : At a Glance

Particulars	As of June 2023	As of June 2024	Growth (%)
District covered (Including old ones)	64	64	0%
Working Thana/Upazila	477	477	0%
Union covered	3,407	3,505	3%
Village covered	24,883	26,296	6%
Regional Offices	130	133	2%
Zonal Offices	13	13	0%
No. of Branch	1,001	1,000	0%
No. of Training Centre	3	2	-33%
No. of Village Organization (V.O)	53,821	57,651	7%
No. of V.O Client (Micro Finance)	12,13,811	9,90,244	-18%
No. of Beneficiaries (all programs)	54,62,151	44,56,099	-18%
Total Saving balance (Tk. in million )	11,940	14,250	19%
Loan disbursement (all product) (Tk.in million)	44,127	44,747	1%
Rate of Recovery	99.48%	99.13%	0%
Loan outstanding (all product) (Tk. in million)	27,383	28,838	5%
No. of Borrower(Micro Finance)	6,73,603	6,92,335	3%
Loan Productivity (Portfolio-Per FCO in million)	9	10	2%
Average Loan Disburse (Per FCO in million)	15	15	-2%
No. of Staff Member (Including Volunteers / Project Staff)	6,518	6,811	4%

## 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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## An Outline on UDDIPAN

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## Executive Summary & Major Achievements: 2023-2024

As one of the country's leading development organizations, UDDIPAN works with the core objective of promoting and protecting the human rights of marginalized and disadvantaged populations, including children, adolescents, youth, women, men, and persons with disabilities. Its development efforts focus on empowering these groups through poverty reduction, capacity building, entrepreneurship development, awareness raising, and their integration into the national development process.

As a foremost development organization, UDDIPAN implements a wide range of development programs and projects and maintains strong professional and institutional linkages with numerous national, regional, and international networks, committees, and forums.

The major attainments of UDDIPAN during the reporting period are outlined as follows:

Programs of UDDIPAN cover 477 Upazilas of 64 Districts. The Coverage includes 27,49,292 beneficiaries from about 7 lac targeted families in 26,296 Villages spread over 3,505 Unions.

During the reporting period, UDDIPAN further strengthened its position as one of the leading microfinance institutions in Bangladesh by expanding its outreach to nearly one million members across the country. Through about 1,000 branches and 57,651 village organizations, the organization ensured that poor and marginalized households continued to have access to reliable financial and development services.

A major achievement was the strong growth of savings and financial inclusion. Total member savings reached Tk. 14,250 million by June 30, 2024, reflecting increased financial discipline, trust in the institution, and improved members' resilience against economic shocks. This growing savings base also contributed to the long-term sustainability of UDDIPAN.

UDDIPAN maintained outstanding performance in credit operations, with cumulative loan disbursement rising to Tk. 2,66,280 million and outstanding loans of Tk. 28,838 million. The organization achieved a very high cumulative recovery rate of 99.13 percent, demonstrating effective credit management and the strong commitment of borrowers to repay their loans.

The Micro-Enterprise Program recorded remarkable growth, with disbursement reaching Tk. 19,770 million and loan outstanding Tk. 1,316 crore in 2023–24. Over 121,000 entrepreneurs were served, significantly contributing to employment generation, expansion of MSMEs and local economic development, especially in agriculture, trading and services.

UDDIPAN supports farmers' productivity, food security, and employment through skills, technical assistance and financing. In FY 2023–24, 398,204 farmers benefited from agricultural microcredit across crops, vegetables, livestock, poultry, fisheries, fruits, spices, nurseries, and machinery, with BDT 2,157.69 crore disbursed and BDT 1,182.76 crore outstanding.

Capacity building and human resource development were also key

accomplishments. A total of 1,434 staff members received professional training, which improved service quality, monitoring and overall operational efficiency. At the same time, staff productivity continued to rise, as reflected in higher savings, loan disbursement and loan outstanding per field staff.

UDDIPAN also made strong progress in social development and empowerment. More than 13,533 members received skill development training during the year, while gender equity, legal awareness, health, sanitation and safe water initiatives helped improve the quality of life and rights awareness of targeted families and communities.

UDDIPAN empowered 5,257 extremely poor women in Sylhet's haor and riverine areas by providing skills training, business planning and BDT 20,000 start-up capital under the ICVGD Project. Through 215 self-help groups and financial inclusion, women moved from day labour to entrepreneurship, improving household income, food security and social dignity.

Under the Primary Health Care Project UDDIPAN provided life-saving maternal, child and general health services to thousands of poor families, including safe deliveries, treatment of under-five children, malnutrition management and chronic disease care. The project significantly reduced health risks increased safe motherhood practices and improved community health awareness.

During Eid-ul-Adha, 1,253 ultra-poor households received nutritious Qurbani meat, allowing them to celebrate with dignity. The Bangladesh Qurbani Project

ensured food security, social inclusion and transparency through strong coordination with local government.

UDDIPAN supported 159 extremely poor families with one-month food packages during Ramadan, including persons with disabilities, widows and the elderly. This Bangladesh Ramadan Food Programme ensured food security, reduced hardship and allowed families to use their limited income for healthcare and other essential needs.

Through the Education Scholarship Program, UDDIPAN enabled 1,182 meritorious students to continue higher education and brought 32 child laborers' back to school. The program reduced dropouts, promoted girls' education and helped create long-term opportunities for disadvantaged children.

UDDIPAN reached over 208,000 adolescents and community members through clubs, training, meetings, sports and cultural activities. The Adolescent Program built leadership, life skills, health awareness and social responsibility among young people across 67 unions.

Through integrated education, health, youth and elderly services of ENRICH Program in Chattogram, UDDIPAN improved healthcare access, student learning and dignity for older persons. Community participation and Union Parishad engagement strengthened local development systems.

Under the Climate Change Adaptation (CCA) Project UDDIPAN enhanced climate resilience among nearly 4,000 people in Pirojpur by promoting adaptive farming, disaster preparedness and environmental awareness. Women, youth and children gained skills to cope

with climate risks and protect their livelihoods.

UDDIPAN mobilized children and youth to protect rights, prevent child marriage, stop child labour and raise social awareness under the Empowering Children and Youth Club Project. Thousands of young people gained confidence, leadership and access to protection services, making communities safer and more responsive.

In the reporting period 939 number of behavioural change communication (BCC) campaigns were held under the BD Rural WASH for HCD project to enhance peoples' knowledge and to create WASH demand. UDDIPAN has installed 1589 water options with BDT. 4.99 crore loan support and established 8479 sanitation options (Sanitary Toilet) with BDT.25.53 crore loan support for the poor and disadvantage people following project guideline provided by PKSF.

Presently, the WaterCredit (WASH) Program is running as a regular program of UDDIPAN without any financial support from Water.org. So there is no particular target for the program. In the reporting period, UDDIPAN has installed 114 water options with BDT. 75.45 lac loan support and established 6,101 sanitation options with BDT. 17.60 crore loan support for the poor and disadvantaged people.

Overall, during the reporting period UDDIPAN successfully combined financial growth, social empowerment and institutional strengthening, making a meaningful contribution to poverty reduction, women's empowerment and inclusive economic development in Bangladesh.

## Preamble, Goal, Objectives, Strategy and Approach

### Preamble

UDDIPAN, a national development organization, entered the development arena in 1984 with the mission of promoting and protecting the fundamental rights of disadvantaged, marginalized, and poverty-affected populations—particularly women, men, and children—through poverty reduction, empowerment, and their inclusion in the national development process.

Over more than four decades of continuous engagement, UDDIPAN has evolved into a well-recognized non-profit organization, implementing diverse development programs across 477 upazilas in 64 districts of Bangladesh. Its work prioritizes inclusive participation of women, men, youth, and children regardless of class, culture, religion, or ethnicity, focusing on key national priority sectors such as microfinance, microenterprise, women's empowerment, educational scholarship, renewable energy, and child development.

As one of the country's leading development organizations, UDDIPAN plays an active role in national, regional, and international networks and forums, contributing to advocacy and policy dialogue for human rights and good governance. Drawing on its long-standing experience and close engagement with communities, the organization has developed people-centered strategies and approaches that emphasize participation, leadership, and local ownership to achieve sustainable improvements in livelihoods, governance, and economic growth.

UDDIPAN also maintains strong professional partnerships with other development organizations and

collaborates closely during national emergencies, including natural disasters and humanitarian crises. In addition, it provides training and capacity-building services in areas such as child and women's rights, human rights, TVET, anti-trafficking, business development services (BDS), Microfinance, Microenterprise, micro-insurance, and child development through its national and regional facilities.

### **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 of UDDIPAN are 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 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 other.

#### **Limelight & Milestone of Achievements**

UDDIPAN is recognized as one of the renowned development organizations in Bangladesh and is considered one of the top 10 national-level NGOs in terms of its program interventions, disbursements, number of program participants, staff involvement, and so on.

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

#### **Annual Reports of UDDIPAN**

UDDIPAN has received ICAB awards for Best Published Accounts and Reports in multiple years between 2007–2008 and 2016–2017, including 1st Prize among NGOs in 2014–2015 and 2015–2016. As a pioneering initiative, UDDIPAN officially took over the microfinance programs of Good Earth (Comilla) and the microfinance component of TDH Netherlands.

UDDIPAN’s child-focused programs promote child rights through mobilization, capacity building, advocacy, and networking. Currently, 88 Children Clubs are operational with 2,782 children and youth enrolled. The ENRICH Program has gained wide recognition for its integrated socio-economic and cultural development approach beyond conventional microcredit, while the Shammo Project is recognized as an innovative participatory microfinance initiative.

UDDIPAN maintains extensive and noteworthy collaboration with a wide range of national, regional, and international development agencies, forums, and networks. These include EU, SCiB, Terre des Hommes–Netherlands, AMAN, ARF, UNICEF, IOM, USAID, BSAF, CRGA, ATSEC, INAFI, GOAL (Ireland and India), ICT for Child Rights, CDF, Micro Credit Summit, World Bank, DFID, NOVIB, OXFAM, Winrock International, Stromme Foundation Bangladesh, as well as key government bodies such as the Ministry of Home Affairs, Ministry of Women and Children Affairs, Ministry of Social Welfare, Ministry of Labour and Employment, Ministry of Expatriate

Welfare and Overseas Employment, and the Microcredit Regulatory Authority (MRA).

### **Salient Features**

UDDIPAN, as a rights-based and gender-responsive national-level development organization, directs its activities toward upholding and promoting the rights of children, youth, and disadvantaged groups, particularly women for their empowerment.

Through its holistic development approach, UDDIPAN contributes effectively to the country's national development efforts in line with its mission. The organization views the target community as subjects, not objects, of development, recognizing them as key decision-makers in identifying their own needs and shaping their programs.

UDDIPAN consistently pursues organizational and financial sustainability to achieve self-reliance and to strengthen itself as a resilient and continuously evolving institution. Its programs are implemented efficiently by a trained, motivated, and optimistic workforce committed to teamwork and shared organizational values.

### **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 spread its activities to all 64 districts. UDDIPAN has professional cooperation, programmatic coordination, follow up and communications with those organizations who worked earlier as partner of UDDIPAN in these districts. It covers 44,56,099 beneficiaries of the targeted families in 26,296 villages spread over 3,505 unions of 477 Upazilas. The organization has a team of 6811 staff members of which 2,150 are female and 4,661 are male. They have been facilitating and servicing the families of target populace to plan and implement a variety of development programs.

### **UDDIPAN Programs: Target and Beneficiary Groups**

- Rural and Urban poor (Adult).
- Children and youths from Rural, semi-urban and Urban poor households.
- Ethnic Minority.
- People with different abilities 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 Shishu Adikar 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.
- IFIC 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
- Oxfam GB
- Palli Karma-Sahayak Foundation (PKSF)
- Rabobank Foundation
- Rahimafrooz Bangladesh Ltd.
- Right to Food Bangladesh (RTF)
- Save the Children International in Bangladesh
- South Asia Partnership (SAP)-Bangladesh
- Stromme Foundation Bangladesh (SF BD)
- Terre Des Homes-Netherlands
- 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 General Body comprises of 30 members is the supreme policy maker of the organization. The members are enrolled having commitment in the field of development. The General Body meets in the Annual General Meeting (AGM) once in a year and has discussions on issues like approval of annual work plan, budget & audit report, selection of auditor, election of Executive Board etc. as provided in the Memorandum of Association.

### 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 meets at least four times a year or more as deems necessary by the organization. The board takes required management decision and advises the Executive Director in implementing programs and activities of the organization, managing its affairs and also to safeguard the interests of stakeholders involved in different levels.

### 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 39th Annual General Meeting (AGM) of UDDIPAN was held on May 25, 2023, at Convention Center of UDDIPAN Head Office, Dhaka. As per agenda, Minutes of 38<sup>th</sup> AGM, Audit Report, the Annual Budget along with Work Plan and the selection of Auditor for the next year were discussed and approved in the AGM.

### Audit and Monitoring Committee

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

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

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

### Procurement Committee

There are four (04) nos. of "Procurement Committee" at different level of the organization which includes the Head Office 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 there in 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)
- Information Technology (IT)
- Communication, Publication & Research
- Legal Department

### Program Division

The Program Division of UDDIPAN consists of Economic Development and Social Development programs and projects. As a rights-based and gender-responsive national development organization, UDDIPAN directs its efforts toward upholding and promoting the rights of children, youth, and disadvantaged groups—particularly women—to support their empowerment. Through its development initiatives, UDDIPAN contributes to the country's national development goals by applying a holistic development approach aligned with its mission.

UDDIPAN views target communities as active participants rather than passive recipients of development, recognizing them as decision-makers in identifying their own needs and shaping relevant programs. The organization consistently pursues organizational and financial sustainability to achieve self-reliance and strengthen its institutional capacity. A team of trained, skilled, motivated, and dedicated staff members works collaboratively to implement programs effectively across the country.

These programs aim to uplift and empower target populations both economically and socially, with a particular focus on income-generating activities, savings mobilization, entrepreneurship development, human resource development, social justice and social change, gender equity, human rights, agricultural diversification, technology transfer, technical and vocational education and training, disaster risk reduction and climate change adaptation, as well as water, sanitation, and hygiene promotion. The Program Division of UDDIPAN is headed by a Director of Operations.

### Human Resource Management (HRM) Division

HRM Division is the strategic partner of

the organization and committed to excellence in action by attracting, retaining, and developing a group of talented and diverse individuals towards achievement of organizational vision, mission and objectives.

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.

### **Major functional activities of HRM Division**

- Recruitment & Selection
- Attendance & Leave Management
- Personal File Management
- Compensation & Benefits
- Grievance redress & action
- Performance Appraisal
- Investigation
- Transfer, Separation & Welfare fund
- HRIS

### **Human Resource Development (HRD) Department**

Human Resource Development (HRD) plays a key role in strengthening the capacity, motivation, and confidence of staff and beneficiaries through orientation programs, training, workshops, and the Performance Management System, contributing to inclusive and sustainable development. HRD designs need-based training curricula and implements courses to enhance skills, competencies, and efficiency across programs. Major training areas include participatory and organizational management, microfinance and microenterprise management, financial control, entrepreneurship development, good governance, and sustainable programming.

HRD also conducts skills and livelihood development training for beneficiaries

to support income generation and self-reliance. UDDIPAN operates two modern, well-equipped training centers in Dhaka and Pirojpur, providing facilities for orientations, workshops, seminars, and conferences, including convention halls, VIP accommodation, and dormitory facilities.

During the COVID-19 pandemic, HRD successfully introduced online training on leadership development and stress management for staff at all levels to enhance resilience, teamwork, and field-level effectiveness. In response to emerging needs, HRD plans to expand online training on areas such as overdue management, member enrollment, loan disbursement, decision-making, health and sanitation awareness, and customer satisfaction.

### **Administration Division**

The Administration Division provides essential administrative and logistical support to the entire organization, ensuring smooth operations across all functions. It oversees general office management, procurement of goods and services in line with policy, and the effective use of organizational resources.

The division manages physical assets, including buildings, office space, furniture, equipment, and semi-expendable items, monitoring their full life cycle from acquisition to disposal. It also maintains supplier relationships, resolves disputes, and ensures accountability through an annual inventory of organizational properties. By acquiring land, buildings, and necessary equipment, the Administration Division plays a key role in developing and maintaining UDDIPAN's infrastructure to support efficient operations.

### **Finance and Accounts Division**

The Finance & Accounts Division plays a central role in ensuring UDDIPAN's financial efficiency, effectiveness, transparency, and accountability. The Division supports informed

decision-making and organizational sustainability through sound financial management and control.

**Its core functions include:**

- 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.

The division collects financial information and report from all units of the organization where costs are incurred in order to control and safeguard financial transactions. In all that stages information are maintained in "ACCURATE" (A = Accurate, C = Complete, C = Cost-beneficial, U = User-targeted, R = Relevant, A = Authoritative, T = Timely and E = Easy to use) form.

UDDIPAN's Finance & Accounts Division is presenting its financial statements in conformity with the General 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) provides independent audit and assurance services to management to strengthen governance, accountability, and risk management across the organization. Up to June 2014, ICRMD audited 1000 branches, including solar branches, the head office, and various projects, conducting 1935 audit visits through regular and special audits.

ICRMD focuses on verifying the accuracy of financial records and reports, ensuring compliance with organizational accounting standards, and confirming proper authorization, safeguarding, and efficient use of organizational assets. The department also plays a key role in the prevention and early detection of fraud and corruption, ensuring compliance with applicable laws and regulations, conducting special investigations as required by management, and monitoring field-level activities.

Through systematic audits and follow-up, ICRMD supports the Audit and Monitoring Review Committee and management by enhancing fiscal discipline, internal control systems, and overall organizational effectiveness.

**Information Technology (IT) Department**

UDDIPAN's IT Division supports all programs and divisions to ensure smooth, efficient, and secure work processes, with proper data integrity and safe information sharing. The organization has invested significantly

in IT infrastructure, business process automation, and digitization to achieve its strategic objectives, mission, and vision.

Information technology is central to UDDIPAN's operations, including microfinance management, HR, inventory, and asset tracking. Over the past years, the IT Division has worked to centralize data and automate MIS and FIS systems. Current efforts focus on developing an independent, integrated software development team to create a robust ERP solution, aligned with next-generation digitalization, while ensuring technology is used efficiently to reduce costs, improve effectiveness, and expand organizational outreach.

### **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 operates two modern, well-equipped training centers in Dhaka and Pirojpur, providing boarding and lodging facilities for in-house participants attending trainings, workshops, seminars, meetings, and knowledge-sharing events. The centers are also available for external organizations at reasonable charges and offer well-furnished accommodation with modern amenities for national and international dignitaries.

### **Legal Department**

The UDDIPAN Legal Department was formally established in January 2021, although it had been functioning informally for many years prior. It is currently operated by qualified and skilled human resources. The primary objective of the department is to provide legal support to the organization, as well as to its staff and clients. The Legal Department plays a vital role in ensuring that organizational operations are conducted within the framework of applicable laws and in compliance with regulatory requirements. During the reporting period, the department carried out various legal activities. Overall, the Legal Department of UDDIPAN works to safeguard the organization's interests, ensure legal compliance, and support the smooth implementation of its 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:

- 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 ICMAB 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 level.

#### **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 & Projects 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 & underprivileged children, youths, women & men. The programs are multifarious having holistic approach to serve the basic needs of the marginalized.

### Investment Component for Vulnerable Group Development (ICVGD)

#### Project Overview:

The "Investment Component for Vulnerable Group Development (ICVGD) 2nd Phase" is a flagship safety net initiative of the Ministry of Women and Children Affairs (MoWCA) and the Department of Women Affairs (DWA), with technical assistance from the World Food Programme (WFP) covering 4 Upazilas of Sylhet Division namely Kanaighat, Tahirpur, Ajmiriganj and Juri.

#### Objectives:

The project aims to improve the socio-economic status of poor rural women by enabling them to build sustainable livelihoods and ensure food and nutrition security for their households.

#### Key Achievements:

- 48 trainers from 'Uddipan' are participating in ToT sessions organized by Directorate of Women Affairs and WFP Officers and qualified as trainers of ICVGD training modules. Trainers who have received ToT have enhanced the skills of 90 local trainers at the field level by imparting ToT training.
- Beneficiary Coverage: A total of 5,257 vulnerable women were successfully enrolled and completed Multi-Dimensional Human Development (MDHD), Entrepreneur Development training (EDT) and Financial Literacy (FL) training across 4 upazilas.

- Group Formation: 215 Self-Help Groups (SHGs) were formed, each consisting of approximately 25 members, to foster social awareness and mutual support.
- Financial Inclusion: Every beneficiary received a one-time cash grant of BDT 20,000 for Income Generating Activities (IGA) and BDT 2,625 as a training allowance, disbursed directly through bank accounts.
- Business Planning: 100% of the beneficiaries (5,257 women) successfully developed individual business plans based on local market demand and resources.

#### Impact:

- Economic Empowerment: The project has significantly enhanced the economic capacity of marginalized women, ensuring financial stability for their households.
- Transition to Entrepreneurship: By providing capital and training, the project enabled women to transition from daily wage labor to becoming independent and self-reliant entrepreneurs.
- Contribution to National Economy: These grassroots-level female entrepreneurs are now actively contributing to the national GDP through their small-scale businesses.
- Enhanced Social Confidence: There has been a notable increase in self-confidence and social awareness among disadvantaged women living in remote haor and riverine areas.
- Improved Quality of Life: By creating independent income sources, these women are ensuring a better standard of living, improved nutrition, and food security for their families.
- Sustainable Livelihoods: The combination of customized business plans and financial grants has provided participants with long-term and sustainable employment opportunities.

## Case study

### Breaking the Cycle of Poverty – The Empowerment of Jahura Khatun

#### Name is Jahura Khatun

Age: 28 years

Father's name: Md Hafiz Uddin

Ward No. 1 Ghardair, Union: Kakalaicheo  
Upazila: Ajmiriganj Upazila, District:  
Habiganj

#### The Challenge: Extreme Vulnerability

Jahura Khatun's early life in Habiganj was defined by "triple vulnerability": poverty, orphaning, and social marginalization.

- **Orphaned & Landless:** After her father (the sole breadwinner) and mother passed away, Jahura was left with no assets or guardians.
- **Labor Exploitation:** She survived as a day laborer, performing back-breaking agricultural work.
- **Social Setbacks:** A victim of child marriage and subsequent divorce, she faced the social stigma and economic insecurity common to marginalized women in rural Bangladesh.

#### The Intervention: ICVGD Project

Jahura's transition from a laborer to an entrepreneur began when she joined the **ICVGD Project**. The intervention was multi-dimensional:

**Capacity Building:** She completed six development modules, focusing on **entrepreneurship, business planning, and financial literacy**.

**Seed Capital:** She received a government grant of **20,000 BDT**, providing the essential liquidity needed to move beyond subsistence living.

**Technical Training:** Specialized training in poultry farming and vegetable cultivation.

#### Tangible Socio-Economic Impact:

The project yielded measurable outcomes that transformed Jahura's life and her standing in the community:

**Asset Ownership:** Transitioned from a landless laborer to a landowner, purchasing her own land through reinvested profits.

**Income Diversification:** Established a stable revenue stream from both poultry farming and seasonal vegetable sales.

**Financial Independence:** Developed the skills to maintain business accounts and negotiate directly in local markets, eliminating her dependence on exploitative daily labor.

**Household Well-being:** As a mother to an 18-month-old daughter, she now provides consistent nutrition, healthcare, and a secure environment.

#### Key Takeaway:

Jahura's journey proves that providing vulnerable women with integrated support—combining capital with dignity and skills—creates a ripple effect. Her success is not just about income; it is about the restoration of dignity. *"I no longer depend on daily labor. I work on my own land and earn with dignity."*

#### Jahura Khatun



## Primary Health Care Project

### Project Overview:

The **Primary Health Care Project** is a community-based initiative aimed at improving access to essential health services for marginalized populations. The project focuses on maternal and child health, nutrition, and primary medical care, contributing directly to **SDG 3 (Good Health & Well-being)** and **SDG 6 (Clean Water & Sanitation)**.

### Objectives:

The project prioritizes reducing maternal and child mortality by promoting safe delivery practices and improving access to prenatal and postnatal care. It seeks to enhance the nutritional status of children under five, address common childhood illnesses, and provide general healthcare services at the community level. Critical cases are referred to government and specialized hospitals through established referral mechanisms. Another core objective is to strengthen community awareness on health, hygiene, and disease prevention while developing effective coordination and linkages with government and private healthcare providers.

### Key Achievements:

- **Maternal & Child Health Services:**  
Services provided to 1,342 pregnant mothers, including 353 safe deliveries and 1,203 postnatal care cases; treatment of 2,553 under-five children and management of 278 malnutrition cases.
- **Medical Campaigns & Health Camps:**  
17 maternal health medical campaigns conducted, serving 1,236 beneficiaries; 24 medicine distribution sessions supported 712 pregnant mothers; specialized diabetes and eye care camps reached 145 patients.

- **Clinical & Diagnostic Services:**

989 individuals screened for diabetes; 197 patients received medical consultations; treatment provided for 2,863 hypertension cases, 53 obesity cases, and 24 infertility cases.

- **Community Awareness & Education:**

217 thematic discussion meetings conducted with 3,692 participants, covering maternal health, nutrition, adolescent health, COVID-19, EPI, hygiene, and lifestyle practices.

- **General & Emergency Care:**

Treatment provided to 55 accident-related injury cases and 154 patients with other abnormal health conditions.

### Impact:

The project has contributed to reduce maternal and child mortality, improved nutritional status of children, and increased use of safe motherhood practices. Communities experienced lower healthcare costs, enhanced health-seeking behavior, and improved awareness of EPI and COVID-19 services. UDDIPAN's role strengthened local health systems, leading to more responsive and accountable healthcare delivery, while health education helped reduce environment-related communicable diseases.



## Case study

With timely care and support, a fragile life was saved and hope was restored.

### Name: Most. Rekha Begum

Age: 39 years

Husband's Name: Md. Dulal Shak

Address: Village–Baghata, Upazila–Paba, District–Rajshahi

### The Challenge: A Cycle of Tragedy:

Rekha Begum, a landless laborer, endured three consecutive miscarriages and severe physical and mental abuse from her in-laws, who blamed her for the losses. During her fourth pregnancy, she faced extreme poverty, physical weakness, and a critical medical complication where the fetus was developing abnormally, risking both her life and the child's.

### The Intervention: Comprehensive Maternal Care:

Upon learning of her condition during a courtyard meeting, UDDIPAN provided Rekha with:

**Medical Support:** Six months of free life-saving medicines, antenatal care (ANC), and continuous supervision by a Medical Officer and Gynecologist.

**Counseling:** Specialized sessions for Rekha and her husband to alleviate trauma, stress, and misconceptions.

**Emergency Referral:** When she went into labor with severe complications, UDDIPAN staff facilitated her immediate transfer to Rajshahi Medical College Hospital.

### The Outcome: A New Beginning:

**Healthy Birth:** Rekha successfully underwent an emergency caesarean section and gave birth to a healthy baby,

marking her first successful delivery after years of loss.

**Family Transformation:** The support led to a change in heart for her in-laws, who expressed remorse for their past behavior and gratitude toward the program.

**Sustained Health:** Today, both mother and child are healthy, and the family now strictly follows regular vaccination and medical advice.

### Conclusion:

Rekha Begum's story is a powerful testament to how accessible healthcare, counseling, and community-based support can restore dignity and save lives even in the most vulnerable conditions.



## Bangladesh Qurbani Project

### Project Overview:



During 2023 and 2024, UDDIPAN successfully implemented the 'Bangladesh Qurbani Project' with technical and financial support from Muslim Aid UK. The project was implemented across urban and rural areas including Dhaka South & North City Corporation, Pirojpur, Bagerhat, Barishal, Sirajganj, Pabna, Moulvibazar, and Rangpur districts. The initiative aimed to ensure access to Qurbani meat for extremely poor and vulnerable Muslim families during the holy festival of Eid-ul-Adha.

### Objectives:

- To provide Qurbani meat to families who are unable to perform Qurbani due to extreme poverty
- To enable vulnerable households to celebrate Eid-ul-Adha with dignity and joy
- To prioritise support for persons with disabilities, elderly people, widows, divorced and separated women, orphan children, and pregnant and lactating mothers

### Major Achievements:

- **Ensured Food Security:** Successfully distributed Qurbani meat (4 kg per household) to 1,253 most vulnerable households who lacked the means to perform Qurbani during Eid-ul-Adha.
- **Stakeholder Collaboration:** Built strong and effective coordination with the UNO, Commissioners, Ward Councilors, and local government

officials to ensure smooth program implementation.

- **Transparent Selection:** Identified and selected appropriate beneficiaries strictly following the established criteria and organizational guidelines.
- **Compliant Procurement:** Procured healthy livestock in full compliance with UDDIPAN's purchase policy and MABCO's technical instructions.
- **Efficient Execution:** Completed the meat distribution within the approved budget and timeline, ensuring high levels of community satisfaction.
- **High Visibility:** Maintained professional project visibility at distribution sites using digital banners, branded packaging, and dedicated help desks.
- **Comprehensive Documentation:** Meticulously documented the project through photography, video clips, case studies, and beneficiary testimonials, supported by local media coverage.
- **Official Recognition:** Successfully obtained Project Completion Certificates from the local administration, featuring highly satisfactory comments regarding the program's impact.

### Impact:

- A total of 1,253 vulnerable households received nutritious Qurbani meat
- Improved access to protein-rich food during Eid-ul-Adha
- Enhanced social inclusion, dignity, and festive joy among marginalised communities
- Strong collaboration with local government ensured transparency, accountability and community acceptance

## Bangladesh Ramadan Food Programme

### Project Overview:

The "Bangladesh Ramadan Food Programme 2024" (Project Code: 2024-15) was implemented by **UDDIPAN** with technical and financial support from **Muslim Aid Bangladesh (MABCO)**. The project targeted extreme poor and food-insecure households in **Faridpur Sadar Upazila**, providing them with nutritious food packages during the holy month of Ramadan.

### Major Achievements:

- **Target Exceeded:** Successfully reached **159 direct beneficiaries**, surpassing the initial target of 150 households.
- **Inclusivity:** Provided essential support to 31 persons with disabilities (PWDs), as well as elderly people, widows, and separated women.
- **Comprehensive Food Package:** Each household received a 10-item nutritious food package, including rice, pulses, oil, onions, dates, and Eid-specific items like noodles.
- **Positive Impact:** 100% of the beneficiaries reported a positive perception of the intervention, noting improved access to quality food for fasting and Eid celebrations.
- **Stakeholder Engagement:** Built effective coordination with the Upazila Nirbahi Officer (UNO) and local Union Parishad chairmen, ensuring a transparent and endorsed selection process.

### Impact:

- **Enhanced Food Security:** Ensured one month of food security for 159 extremely vulnerable families who were struggling to manage daily meals during the holy month of Ramadan.
- **Restored Human Dignity:** Enabled

the extreme poor to observe Ramadan and celebrate Eid-ul-Fitr with dignity, reducing their reliance on daily begging or external charity for survival.

- **Economic Relief for Healthcare:** Provided indirect financial relief by allowing beneficiaries with chronic illnesses (such as Joynob Bibi) to reallocate their limited income/allowances toward life-saving medicines instead of food.
- **Empowerment of Persons with Disabilities (PWDs):** Successfully included 31 persons with disabilities in the program, ensuring they received priority assistance and specialized support at distribution centers.
- **Strengthened Local Governance:** Improved the capacity of local administration (UNO and Union Parishads) to identify and support the most marginalized citizens through a transparent, endorsed selection process.
- **Community Awareness & Visibility:** Increased social awareness and organizational visibility through extensive media coverage in national and local newspapers, highlighting the importance of humanitarian assistance.
- **Long-term Sustainability:** Established a transition strategy by enrolling beneficiaries into Government Safety Net Programs, ensuring continued support beyond the project duration.



## Case Study

### Empowering Vulnerable Lives through Ramadan Food Assistance

**“This support allows me to use my limited allowance for life-saving medicine instead of worrying about my next meal.”**

**Name:** Joynob Bibi

**Age & Gender:** 56, Female

**Location:** Village: Damodor, Fultola, Khulna

**Status:** Helpless Widow & Person with Disabilities

**Livelihood:** Housekeeper

(Monthly Income: BDT 2,000/-)

#### **The Challenge: A Struggle for Survival and Health:**

Joynob Bibi is a 56-year-old widow from Khulna who has endured significant personal and physical hardships. She has suffered two brain strokes and manages multiple chronic conditions, including high blood pressure, heart disease, and diabetes. Living with her elder son, a poor laborer, she finds it nearly impossible to meet her basic needs. Her only steady income is a disability allowance of BDT 2,200 received every three months, which must cover her food, specialized medical treatments, and frequent hospitalizations. Before the intervention, the family's financial strain meant choosing between essential nutrition and life-saving medicine.

#### **The Intervention: Targeted Nutritional Support:**

Through the Ramadan Food Programme, UDDIPAN provided Joynob Bibi with a comprehensive food package designed to last for one month. This intervention aimed to alleviate the financial burden on extremely vulnerable households during the holy month, ensuring they could observe their religious fasts without the stress of food insecurity.

#### **Impact:**

- **Health Prioritization:** By covering her food requirements for a month, the project allowed Joynob to reallocate her limited disability allowance toward her urgent medical expenses and medications.
- **Spiritual Fulfillment:** Joynob expressed that being "disease-free" through proper medication would enable her to fast during Ramadan with peace of mind.
- **Reduced Family Burden:** The support significantly eased the financial pressure on her son, who was previously unable to afford her mounting expenses.

#### **Looking Forward: A Dignified Future:**

Joynob Bibi expressed profound gratitude for the assistance, noting that the savings on food costs provided a critical safety net for her health. As part of the broader project strategy, beneficiaries like Joynob are being linked with Government Safety Net Programs to ensure their long-term welfare and continued access to social services.

"I am very happy that we will not have to spend any money on food for a month. I can now buy my medicine with my disability allowance. Thanks to Allah!"- Joynob Bibi.



## Education Scholarship Program

### Project Overview

There is no substitute for education to keep pace with the world and reach the pinnacle of development. Only an educated nation can lead its country and society toward progress. Education is a fundamental human right. To protect this right, UDDIPAN, as a development partner of the Bangladesh Government, provides scholarships every year to meritorious students from poor and underprivileged families.

The primary objectives of providing scholarships are:

- To improve the rate of higher education and prevent student dropout.
- To create educational opportunities for students from ethnic minority groups.
- To increase female participation in education.
- To bring underprivileged and vulnerable children back from hazardous work to the mainstream of education.
- To take effective steps toward building an educated nation and achieving Millennium Development Goal (SDG).

### Key Achievements

#### A. GPA 5.00 Scholarship (UDDIPAN Welfare Fund)

- Supports students achieving GPA 5.00 in SSC and HSC and pursuing further studies.
- One-time grant: BDT 5,000 per student
- 1,182 students supported (1,010 SSC, 172 HSC).
- Total disbursed: BDT 5,050,000.

#### B. MRA-MFI Higher Education Scholarship

- Supports children of UDDIPAN members enrolled in medical, engineering, and public universities.
- 13 students awarded scholarships (12 continuing).

- Funded from non-microcredit surplus social funds.

#### C. Primary Education Scholarship (Suchala Project – Anukul & UDDIPAN)

- Supports child laborers to reintegrate into mainstream primary education in Paba, Mohanpur, Boalia, and Bagha upazilas.
- 32 students supported (11 boys, 21 girls).
- Total disbursed: BDT 153,600 (80% Anukul Foundation, 20% UDDIPAN).
- School uniforms and bags (BDT 800 per child) as an Additional support.
- 32 child laborers supported annually through Grade V.

### Impact

- Enabled 1,182 meritorious students to continue secondary and higher education.
- Reintegrated 32 child laborers into mainstream primary education, reducing dropout and hazardous work.
- Opened access to medical, engineering, and public universities for disadvantaged students.
- Increased school attendance, academic motivation, and parental support for children's education.
- Created long-term outcomes, with former scholarship recipients now employed in reputed public and private institutions.



## Case Study

### 'Scholarship to stop child labor situation Enlightened children, enlightened nation'

**Student's Name:** Kulsum Khatun

**Age:** 12 years

**Father's name:** Md. Moksad Mullah

**Mother's name:** Mst. Rafatun Begum

**Village:** Dhuroil **PS:** Mohanpur, **Dist:** Rajshahi

**The Challenge: Poverty-Induced School Dropout:**

Kulsum's family lived in a two-room hut, struggling to survive on a meager income that barely covered one meal a day. Chronic malnutrition left Kulsum physically frail. To help her parents, she was forced to drop out of school and work as an unpaid maid in local households. Her dream of education was buried under the weight of "hazardous labor" as her family prioritized survival over school uniforms and books.

**The Intervention: A Multi-Dimensional Support Model:**

In 2017, UDDIPAN and Anukul Foundation identified Kulsum and launched a two-pronged intervention:

- **Educational Scholarship:** Provided 4 years of continuous financial support for school uniforms, materials, and tuition fees.
- **Family Economic Empowerment:** In 2019, UDDIPAN provided a micro-loan to Kulsum's mother, Refatun Begum, to start an income-generating activity.
- **Academic Monitoring:** UDDIPAN's local branch manager and medical assistant regularly visited her school to coordinate with teachers and the school committee, ensuring a positive learning environment.

**Impact: Breaking the Cycle of Poverty:**

- **Academic Success:** Kulsum successfully passed her Primary Education Completion (Class V) in 2021 and is now enrolled in Class VI at Dhuroil Alia Dakhil Madrasa.

- **Financial Stability:** Her mother repaid the loan within a year and has now started a savings scheme, shifting the family from begging to financial planning.
- **Health & Dignity:** Regular health check-ups and nutritional awareness have improved Kulsum's well-being, restoring her dignity as a student rather than a child laborer.

**Looking Forward: A Future Change-Maker:**

Kulsum now dreams of completing higher education to support her elderly parents and, more importantly, to work for the welfare of other child laborers like herself. Her journey proves that with timely humanitarian intervention, the "human problems" of poverty can be transformed into the "human resources" of the future.

"We must bring the most vulnerable children into the mainstream of education to trigger an economic and social revolution." - Headmaster, Dhuroil Govt. Primary School.

**Key highlight:** This case study demonstrates the success of combining **Direct Educational Aid** with **Family Micro-finance**, creating a sustainable ecosystem for child development.



## Adolescent Program

### Project Overview:

The Adolescent Program is a joint initiative implemented by UDDIPAN and the Palli Karma-Sahayak Foundation (PKSF). Launched in July 2019, the program is ongoing, with the current reported phase covering July 2023 to June 2024. The project operates across 6 Districts and 6 Upazilas, covering 67 Unions. Key operational areas include: Shibganj, Nachole and Gomastapur (Chapai Nawabganj), Chandpur Sadar (Chandpur), Jhalakathi Sadar (Jhalakathi) and Bagerhat Sadar (Bagerhat).

### Objectives:

The program focuses on the holistic development of the next generation through several key pillars:

- **Values and Ethics:** Establishing high moral standards and ethics among youth.
- **Awareness Raising:** Creating awareness against drugs, sexual harassment, violence against women, and other social crimes.
- **Life Skills and Leadership:** Developing essential skills in communication, problem-solving, and self-development.
- **Health and Nutrition:** Ensuring well-being through health education and nutritional training.
- **Social Engagement:** Involving adolescents in social and organizational activities through specialized clubs and school forums.

### Key Achievements:

- **Total Reach:** The program successfully implemented 11,382 events, reaching 208,879 beneficiaries during this reporting period.
- **Club Meetings:** A total of 9,200 club meetings were organized, engaging 157,897 participants.
- **Courtyard Meetings:** The project surpassed its target for courtyard meetings by conducting 1,039 sessions for 17,682 attendees.
- **Training & Development:** The program held 67 sessions each for

Social Awareness (2,211 participants), Health Awareness (2,023 participants), Soft Skills (1,999 participants), and Leadership Development (1,856 participants).

- **Sports & Culture:** A total of 268 events were organized for cultural competitions and sports (including football, cricket, and indoor games), involving 14,645 participants.
- **Administrative Meetings:** 389 Union Committee meetings and 66 Upazila Coordination meetings were held to ensure project synchronization.
- **Cumulative Impact:** Since the project's inception, a total of 28,652 events have been conducted, reaching a cumulative total of 528,536 beneficiaries.

### Impact:

#### a. Massive Community Outreach

- **Widespread Participation:** The program successfully engaged 208,879 beneficiaries through various activities within a single year.
- **Long-term Social Footprint:** Since its inception, the project has reached a cumulative total of 528,536 individuals, demonstrating a deep and sustained impact on the community.
- **Extensive Network:** By establishing 1,192 clubs (split equally between boys and girls), the program has created a permanent infrastructure for youth development across 67 Unions.

#### b. Youth Empowerment and Leadership

- **Gender-Inclusive Growth:** The program maintains a balanced reach, supporting 20,103 female and 18,586 male members, ensuring that adolescent girls have equal access to developmental opportunities.
- **Skill Acquisition:** Through 134 dedicated training sessions, 3,855 adolescents gained specific "Soft Skills" and "Leadership Development" training, preparing them for future professional and personal challenges.

- **Organizational Involvement:** With 9,200 club meetings and 389 Union Committee meetings held, the project has successfully integrated youth into the social and organizational fabric of their communities.
- c. Social Awareness and Health Impact**
- **Behavioral Change:** The implementation of 1,039 courtyard meetings (significantly exceeding the target of 402) has facilitated direct dialogue with 17,682 community members regarding social issues like drug abuse and violence against women.
  - **Health Literacy:** Over 4,200 adolescents received formal training in social and health awareness, contributing to improved nutrition and better health practices among the younger generation.
- d. Holistic Development through Recreation**
- **Physical and Mental Well-being:** By organizing 268 events covering sports (football, cricket, etc.) and cultural activities (art, music, and debate), the program has provided a platform for 14,645 participants to showcase talent and maintain physical fitness.

## ENRICH Program

### Project Overview:

Since 2014, UDDIPAN, with financial support from PKSF, has been implementing the ENRICH program in Kalipur and Sadhanpur Unions of Banskhali, Chattogram. The program focuses on holistic poverty alleviation by integrating local government (Union Parishads) and multi-dimensional development activities. Total Coverage of this period 6,475 Households with emphasis on Ultra-poor, widowed/destitute women, students (Pre-primary to Grade 2), adolescents, youth, and elderly persons.

### Objectives:

- **Human Capacity Building:** Enhancing the quality of life through three primary platforms: **Adolescents, Youth, and the Elderly.**

- **Sustainable Empowerment:** Forming volunteer clubs and platforms to engage the community in the development process.
- **Integrated Services:** Coordinating with government and non-government departments to ensure health, education, and financial services at the grassroots level.

### Key Achievements:

- **Education:** Established 30 Education Centers serving 750 students (333 boys, 417 girls). Distributed 750 saplings for tree plantation.
- **Health Services:** Conducted 96 Satellite Clinics and 371 Static Clinic sessions, treating over 5,400 patients.
- **Specialized Care:** Organized an Eye Camp where 18 patients received cataract surgeries. Held 4 Quarterly Health Camps for 539 patients.
- **Youth & Skills:** Provided IGA & Skill Training to 175 individuals. Observed key days (Youth Day, Environment Day) to foster social awareness.
- **Elderly Care (Provin):** Managed Elderly Social Centers; distributed wheelchairs, blankets, and provided funeral grants to 13 families.
- **Governance:** Conducted 111 coordination meetings with Ward and Union committees (Youth & Elderly platforms).

### Impact:

- **Healthcare:** Comprehensive maternal, postnatal, and geriatric care.
- **Dignity for Seniors:** Establishing an age-friendly society through "Elderly Golden Initiatives" and social centers.
- **Community Engagement:** Strengthening the capacity of Union Parishads and creating an enabling environment through local administration coordination.

## Case Study

### From darkness to light—eye surgery restored Depali Deys vision and independence

**Name:** Depali Dey

**Address:** Sadhanpur village, Banigram Union, Banskhalı Upazila

Depali Dey, a homemaker from Sadhanpur village, Banigram Union, Banskhalı Upazila (Chattogram District), had been suffering from a cataract in her left eye, which severely impaired her vision and daily functioning. Prior to surgery, she experienced blurred eyesight, continuous eye watering, and difficulty in mobility. These challenges limited her ability to walk safely, cook, manage household chores, and carry out essential family responsibilities, significantly affecting her quality of life.

On 22 May 2025, Depali underwent a successful cataract surgery on her left eye. Following the operation, her vision improved steadily, and all

pre-operative symptoms—including blurred vision and excessive eye watering—were completely resolved.

As a result, Depali has regained full functional independence. She is now able to move confidently, perform household tasks independently, and actively care for her children and family members without assistance. The restoration of her vision has not only improved her physical mobility but also strengthened her self-reliance, dignity, and emotional well-being.

This intervention has enabled Depali to return to a normal, productive life. She expressed sincere gratitude to UDDIPAN officers for their continuous support, which made this life-changing medical intervention possible.



## Climate Change Adaptation (CCA)

### Project Overview:

The Climate Change Adaptation (CCA) Project is implemented in Pirojpur District, covering 1 Upazila (Pirojpur), 2 Unions (Shariktala and Shankarpasha), and 11 villages. The project aims to strengthen community resilience by enhancing the capacity of individuals, households, and local institutions to anticipate, plan for, and adapt to climate change impacts, in close coordination with local and national government systems. During the reporting period, the project reached a total of 3,929 direct beneficiaries, including 320 men and 2,233 women. Among them were 637 adolescents (14–24 years)-229 boys and 410 girls—and 739 children (0–13 years)-398 boys and 341 girls. The project adopts a participatory and inclusive approach, ensuring meaningful engagement of children, youth, women, and caregivers, while promoting sustainability through institutional strengthening and advocacy.

### Objectives:

- 1. Enhance Adaptive Capacities of Communities:** Improve the climate change adaptive capacities of children, adolescents, caregivers, and communities through Climate Vulnerability and Capacity Assessment (CVCA) processes and participatory planning.
- 2. Strengthen Local Institutional Support:** Build the capacity and responsiveness of local government institutions and civil society organizations (CSOs) to support communities in planning and responding to climate change impacts at the local level.
- 3. Promote Climate-Resilient Development and Advocacy:** Strengthen climate-resilient development approaches at community, union, Upazila, and district levels through targeted advocacy and engagement with government and stakeholders.

### Impact:

- Improved knowledge and skills on climate change adaptation and disaster risk reduction among communities, children, and adolescents.
- Increased environmental awareness and positive behavior change at family and community levels.
- Strengthened leadership and preparedness capacity of children and youth for local DRR actions.
- Enhanced community-level disaster planning through participatory risk mapping and seasonal calendars.
- Improved coordination with local government institutions and strengthened advocacy outcomes.
- Generated positive environmental and public health outcomes, contributing to safer and more resilient communities.



# Case Study

## Empowering Resilience through Climate-Adaptive Farming

### The Inspiring Journey of Shamima Begum

**Name:** Shamima Begum (48)

**Location:** Village: Khamkata, Ward No: 09, Pirojpur Municipality, Pirojpur.

**Project Affiliation:** UDDIPAN Climate Change and Adaptation (CCA) Project.

**Family Status:** Married with two sons and one daughter (all students).

### The Challenge: A Sudden Economic Crisis:

Shamima Begum's family lived a modest but happy life until a sudden crisis struck. Her husband, Kabir Hossain, lost his job at a garment factory in Chattogram after the factory closed down. As the sole breadwinner, his job loss plunged the family into severe financial distress. With children in college and secondary school, the family struggled to afford educational expenses and daily meals. The future of her children's education was at stake.

### The Turning Point: Knowledge as a Tool for Change:

Shamima's path to recovery began through her children's involvement in the UDDIPAN Office-

Based Child and Youth Club. Her son, Rakib, a dedicated Youth Volunteer for the Climate Change and Adaptation Project, encouraged her to join local awareness meetings.

Through Courtyard Meetings, Shamima learned about climate change risks and adaptation strategies. Recognizing her potential, UDDIPAN provided her with specialized training on:

- **Climate-Adaptive Vegetable Cultivation.**
- **Scientific Duck Rearing Techniques.**

### Results:

- **Initial Start:** Began with only 2 ducks.
- **Current Scale:** Now manages 12 ducks and a full toxin-free home garden.
- **Daily Yield:** Produces 8–10 eggs daily, earning roughly BDT 150/day.
- **Economic Impact:** Savings from home-grown vegetables and income from eggs now fund her children's education and daily expenses.
- **Scaling Up:** She is currently expanding into goat rearing to further diversify her income.

**Impact:** By turning her courtyard into a productive asset, Shamima has achieved financial independence. Her success has inspired neighbors to adopt similar climate-adaptive farming methods, making her a role model for community resilience.

*"If it wasn't for the adaptation training, my children's education would have stopped. Now, I am confident in supporting my family." — Shamima Begum*



## Empowering Children and Youth Club Project

### Project Overview:

Since 1997, UDDIPAN has been working to improve the child rights situation through its Child Development Program. The Empowering Children and Youth Club Project builds on this legacy by actively engaging children and youth as change agents to promote rights, leadership, and social responsibility. The project is implemented in Pirojpur Sadar, Banshkhali, Dohazari, and Bheramara, aiming to create an enabling environment where children, adolescents, youth, and communities collectively influence duty-bearers to uphold and protect rights.

### Objectives:

- Strengthen life skills, leadership, decision-making, and psychosocial well-being of children and youth to become productive citizens.
- Identify and address child rights violations through community-based action and integration of children into rights-focused social movements.

### Key Achievements:

- 40 Children and Youth Clubs operational, engaging 1,418 members.
- 16,538 participants reached through club sessions, school sessions, issue-based meetings, parent meetings, and courtyard sessions.
- 2,352 people engaged through rallies and awareness campaigns.
- 11,817 participants engaged through regular monthly and quarterly meetings.
- Prevention initiatives supported 11 child marriage cases, 64 drug abuse and violence cases, and 89 hazardous child labor cases.
- 20 street dramas and cultural events

reached 2,800 community members.

- 37 dropout children re-enrolled in school.
- 1,900 participants reached through hygiene and handwashing campaigns.
- 21 humanitarian actions supported 260 vulnerable individuals.
- 40 volunteer groups formed, mobilizing 400+ youth volunteers.

### Impact:

- 80% of club members demonstrated improved life skills and leadership capacity.
- 90% of children and youth showed increased awareness of basic rights.
- 180 successful advocacy initiatives led by children and youth contributed to reduced rights violations.
- 70% of members gained confidence to identify problems and negotiate solutions with community leaders and institutions.
- Stronger collaboration established with government departments and networks across four Upazilas.
- 80% of the target population became aware of government hotline services, improving access to protection and support.
- Increased community engagement resulted in more proactive administrative response to child rights protection.



## Case Study

### Rescuing a Golden Childhood – How UDDIPAN Stopped Mohona's Child Marriage

**Introduction:** In the village of Purbo Katgor, under Dohazari Upazila, **Mohona Akter** (15) has spent her life battling against the odds. Having lost her mother at birth and being raised by her paternal aunt, Mortuza Begum, while her father lived elsewhere, Mohona's path to education was never easy. Despite her struggles, her life found a new sense of belonging when she joined the **UDDIPAN Child and Youth Club**.

**The Crisis:** Mohona's world turned upside down when her aunt arranged her marriage to an expatriate, prioritizing financial relief over Mohona's future. Armed with the knowledge she gained at the UDDIPAN club about the legal and health risks of child marriage, Mohona protested. However, her aunt was adamant, even banning her from attending the club to push the marriage forward.

**The Intervention:** The turning point came when **Nasir Uddin**, an UDDIPAN Club Facilitator, noticed Mohona's absence. Upon learning the truth from her friend, Nasir immediately mobilized a community-led intervention:

- **Local Governance Engagement:** Nasir brought a local Union Parishad Member to counsel the aunt.
- **Law Enforcement Involvement:** When initial counseling failed, the case was reported to the **Child Marriage Prevention Committee**. Sub-Inspector Saleha Begum from the local police station intervened, warning the family

of the legal consequences and potential imprisonment.

- **Social Safety Net:** Recognizing that poverty was the root cause, UDDIPAN and the Union Parishad committed to covering Mohona's educational expenses.

**Impact and Results:** The coordinated pressure from UDDIPAN, local leaders, and the police successfully stopped the marriage. The outcomes are significant:

- **Protection of Rights:** A 15-year-old girl was saved from the physical and mental trauma of early marriage.
- **Educational Continuity:** Mohona has returned to school and her 9th-grade studies, with her financial burden now shared by the community and the club.
- **Psychological Well-being:** Mohona has regained her "Golden Childhood," returning to the club to participate in the music, dance, and play that provide her emotional refuge.

**Conclusion:** Mohona's story is a powerful example of how **UDDIPAN's Child and Youth Clubs** act as a vital watchdog for child protection. By bridging the gap between vulnerable children and local administration, UDDIPAN ensures that no child has to fight for their rights alone. Today, Mohona is not just a student; she is a symbol of hope for other girls in Dohazari.

## UDDIPAN's Agriculture-Based Program

Bangladesh is an agro-based country where agriculture has historically been a cornerstone of the national economy. At the time of independence, nearly half of the country's Gross Domestic Product (GDP) originated from agriculture. Even today, agriculture remains vital for livelihoods, with around 45 percent of the labor force engaged in agricultural activities and approximately 70 percent of land used for crop cultivation. Major agricultural products include rice, jute, wheat, tea, pulses, oilseeds, vegetables, and fruits.

Over time, the relative contribution of agriculture to GDP has gradually declined due to the expansion of industry and services. According to recent estimates, agriculture accounted for about 12.6 percent of GDP in 2020, 11.50 percent in FY 2021–22, and approximately 11.02 percent in FY 2023–24. During FY 2023–24, the sector grew by about 3.21 percent, slightly lower than the 3.37 percent growth recorded in the previous fiscal year, reflecting challenges such as adverse weather conditions and slower expansion compared to other sectors. Despite this decline in relative share and growth rate, agriculture remains essential for employment generation, food security, and sustaining rural livelihoods.

### Sectoral Overview

Although agriculture continues to play a critical role in Bangladesh's economy, productivity remains below potential due to limited adoption of modern technology and insufficient technical skills among farmers. Strategic interventions are therefore essential to improve efficiency and output.

**Livestock Sector:** In FY 2023–24, the population of major livestock showed steady growth, including approximately 250 lakh cattle, 15 lakh buffaloes, 39 lakh

sheep, 271 lakh goats, 3,278 lakh chickens, and 683 lakh ducks. Despite this progress, production of livestock products such as milk and meat remains insufficient to fully meet domestic demand.

**Fisheries Sector:** The fisheries sector performed strongly in FY 2023–24, with total fish production reaching around 5.02 million metric tons. Growth has been driven largely by aquaculture, contributing significantly to national nutrition and export earnings. Fish now supplies a substantial share of the country's animal protein requirements, positioning Bangladesh as one of the leading fish-producing countries globally.

Across agriculture, livestock, and fisheries, the adoption of modern technologies, capacity building, and supportive policies remain crucial for sustainable productivity enhancement.

### Opportunities in the Agriculture Value Chain

Significant opportunities exist in agricultural equipment and technology; agricultural inputs such as feed, seeds, pesticides, and fertilizers; dairy and fish processing equipment; packaging and canning technologies; and agriculture infrastructure services including silos, cold storage, and cold chain facilities.

### UDDIPAN's Interventions and Initiatives

UDDIPAN has undertaken comprehensive initiatives to enhance agricultural production, ensure food security, and create employment



opportunities. These interventions focus on skill development, awareness building, market linkage, adoption of modern technologies, crop diversification, and the expansion of livestock and fisheries activities. UDDIPAN also provides technical assistance and financing support to farmers across the agriculture sector.

#### Key innovative initiatives include:

- Seed ball plantation for eco-friendly cultivation
- Establishment of Pakhi Palli for biological control of insects
- Extension of local poultry varieties through family-based farming
- Livestock vaccination programs
- Balucharay Krishi (cultivation of pumpkin and watermelon in char lands)
- Mobile video demonstrations through a pickup van-based initiative named Krishi Pathshala to raise farmers' awareness

#### Supporting Agencies

UDDIPAN's agriculture-based programs are supported by:

- Palli Karma Sahayak Foundation (PKSF)
- Bangladesh Bank
- Commercial Banks

#### Areas of Operation

UDDIPAN works across multiple agricultural sub-sectors to improve productivity, promote diversification, strengthen food security, and create employment through skill development, awareness building, technology transfer, technical assistance, and input support. The major sectors include:

- Agriculture (Crops)
- Livestock and Poultry
- Fisheries
- Agricultural Equipment

#### Agricultural Microcredit Status (FY 2023–2024)

Sl. No.	Type of agriculture loan	Borrower of agriculture loan			Loan disbursement amount (in crore Taka)	Loan outstanding (in crore Taka)
		Male	Female	Total		
1	Crops (Paddy, Wheat, Maize, Jute, Sugarcane, Mustard, Soybean etc.)	5,165	146,342	151,507	8,020,421,000	4,414,754,915
2	Cultivation of Vegetables (Winter and Summer Cultivation)	903	21,816	22,719	1,212,142,000	663,898,231
3	Spices (Onion, Garlic, Ginger, Turmeric, Chilli etc.)	306	6,770	7,076	373,241,000	202,905,504
4	Fruits (Mango, Banana, Litchi, Guava, Plum etc.)	583	11,363	11,946	681,890,000	373,697,012
5	Nursery	13	90	103	6,348,000	2,978,367
6	Livestock rearing (Cow fattening, Goat-Sheep rearing, Buffalo rearing etc.)	2,505	85,665	88,170	4,806,404,000	2,667,770,834
7	Poultry rearing	449	6,697	7,146	397,132,000	218,916,522
8	Fisheries (fish and shrimp)	2,248	39,063	41,311	2,276,999,000	1,254,539,721
9	Agricultural Machinery (Power Tillers, Irrigation Machines, Threshing Machines etc.)	2,488	61,069	63,557	3,536,722,000	1,878,364,600
10	Others (Beetle leaf, dry fish, processing of agricultural produce, rural agricultural transport etc.)	326	4,343	4,669	265,625,000	149,821,581
<b>Total</b>		<b>14,986</b>	<b>383,218</b>	<b>398,204</b>	<b>21,576,924,000</b>	<b>11,827,647,287</b>

The loans supported a wide range of activities including crop cultivation, vegetables, spices, fruits, nurseries, livestock rearing, poultry, fisheries, agricultural machinery, and other agro-based enterprises such as betel leaf cultivation, dry fish processing, and rural agricultural transport.

## Case Study

### A Family Transformed by Hard Work and Proper Planning

Begum Shamimara and her husband Md. Alamgir reside in Jhankorpara village of Muladuli Union under Ishwardi Upazila in Pabna District. The family owned only 29.7 decimals of homestead land and had no cultivable land. With several family members to support and limited income from a low-paid job, they lived in persistent poverty.

Determined to improve their situation, the family invested their small savings to purchase a cow with a calf. Shortly afterward, Md. Alamgir left his job to focus full-time on livestock rearing. However, the high costs of feed, healthcare, and farm management soon became a major challenge due to insufficient capital.

At this critical juncture, Begum Shamimara came into contact with a field officer from UDDIPAN and learned about its services and Bangladesh Bank's low-interest agricultural loan facilities. She became a member of Jhankorpara Mahila Samiti under UDDIPAN's Dashuria Branch and received her first agricultural loan of Tk. 30,000 under the SMAP scheme.

With improved feeding, proper healthcare, and better farm management, the family gradually expanded their farm. Income from the sale of milk and calves enabled them to purchase additional cows. Over time, they accessed subsequent loans of Tk. 50,000 and later Tk. 100,000, further strengthening their enterprise.

Currently, the family owns six cows and four calves, producing an average of 80 liters of milk per day. They lease five bighas of land, cultivating fodder grass on three bighas and paddy and other crops on the remaining land, significantly reducing feed costs and increasing profitability. Surplus milk is regularly supplied to the Milk Vita Dairy Cooling Centre.

Their annual net income from selling calves alone is approximately Tk. 5 lakh. In addition, Begum Shamimara earns Tk. 20,000–25,000 annually by producing fuel from cow dung and farm residues.

Today, the family stands as a model of success and inspiration for farmers across Ishwardi Upazila. Their future aspirations include educating their son as a skilled veterinary doctor and supporting their daughter's higher education. They also plan to commercially produce and market ghee, further improving their standard of living.

#### Family Farming Project

Family-based indigenous chicken farming is an effective way to improve household nutrition and income in rural areas. Chicken meat and eggs help reduce animal protein deficiency, while poultry manure is a valuable organic fertilizer that increases crop productivity.

With low investment, easy management and good market demand, domestic poultry farming is highly suitable for poor households, especially women and unemployed youth. Indigenous chickens are hardy, have strong immunity, require less medicine and show lower mortality than hybrid breeds.

By re-introducing family-level poultry farming, rural families can become self-reliant, empowered and financially stable. Proper bio-security and simple management practices can ensure profitable and sustainable family farming.

#### Achievement:

As on June 2024, UDDIPAN has conducted 33 number of beneficiary training on local poultry rearing in which 794 number of group member were trained. UDDIPAN also 36,897 number of local chicken were distributed among the trained members.



## Krishi Pathshala Project (An innovative program on agricultural information services)

Bangladesh is one of the countries most vulnerable to climate change and natural disasters. Despite this reality, the dissemination of timely information on weather and climate, river water levels, and early warning systems for farmers remains inadequate. This gap creates a strong need for delivering technically advanced, reliable, and farmer-friendly agricultural information in the local language to ensure sustainable agricultural production and effective farm planning.

To address this need, UDDIPAN has been implementing farmer-level agricultural advisory services through workshops, yard meetings, and video-based learning at the doorstep of farmers. The program was initially launched in all districts of the Pirojpur zone and is currently operational in Chattogram and Rajshahi zones, while activities in Rangpur and Cumilla zones are ongoing.

Farmers receive practical guidance through videos and interactive sessions

on improved cattle, goat and sheep rearing, modern fish farming, soil testing (Eye-Survey), balanced fertilizer use including fine urea, integrated pest management, prevention of wheat blast disease, crop diversification for fair pricing, seedbed preparation, seedling transplantation at the right age, potato–maize intercropping, modern rice cultivation, crop phase adoption, pesticide-free vegetable production, and modern harvesting techniques.

### Achievement :

A total of 38,814 farmers were sensitized and motivated through 382 agricultural videos. During FY 2023–2024, 43,756 farmers received advisory support. 371 yard meetings were organized, engaging 6,081 farmers. 360 farmers were linked with relevant government agencies. Individual counseling support was provided to 390 farmers.

These initiatives have significantly improved farmers' access to modern agricultural knowledge and enhanced their capacity to adopt climate-smart and productivity-enhancing farming practices.



## Livestock Vaccination Program

Livestock is a key pillar of Bangladesh's economy and food security, contributing about 2.9% to GDP with 5.5% annual growth and engaging nearly 20% of the population. The country has around 25.7 million cattle, 0.83 million buffaloes, 14.8 million goats, 1.9 million sheep, 118.7 million chickens and 34.1 million ducks, yet productivity is low, causing large deficits in milk (85.9%), meat (88.1%) and eggs (70.7%).

To address this, UDDIPAN is implementing a community-based Livestock Vaccination Program under the 202nd Board Meeting, promoting family-level poultry and cattle rearing and developing a voluntary village-level vaccination workforce.

### Objectives of the Program:

- 1) To make the farmers aware of the correct method of keeping cattle and poultry in order to increase the supply of cattle and poultry in the country.
- 2) Imparting ideas to farmers about modern techniques for livestock development.

- 3) Conducting vaccination camps for livestock health protection.
- 4) Creation of Vaccination Brothers / Workers to enable members to easily vaccinate and treat their animals in the promotion work area.

### Achievement:

As on June 2024 UDDIPAN has organized 1925 number of yard meeting for increasing awareness on cow rearing, beef fattening, poultry rearing, goat and sheep rearing. Importance of livestock and poultry. UDDIPAN has organized 1369 vaccination camp in which 3,12,754 number of livestock and poultry were vaccinated. And in FY 2023-2024 UDDIPAN has organized 861 vaccination camp in which 30,089 number cattle/buffalo, 31,438 number of goat/sheep and 75,526 number of duck/hen were vaccinated. In this period UDDIPAN's staffs were visited 20,667 number of farmer's farm.

This program has contributed significantly to improving animal health, increasing productivity and strengthening rural livelihoods in Bangladesh.



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

### Objective of the Project:

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

**Program Implementing Locations:** BD RWASH for HCD Project was implemented in 276 branches at 158 upazilas under 23 districts for the period of July 2023 to June 2024. Earlier the numbers of project operational branches were 110.

### 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 2023-2024:

In the reporting period 939 number of behavioural change communication (BCC) campaigns were held under the project to enhance peoples' knowledge and to create WASH demand. UDDIPAN has installed 1589 water options with BDT. 4.99 crore loan support and established 8479 sanitation options (Sanitary Toilet) with BDT.25.53 crore loan support for the poor and disadvantage people following project guideline provided by PKSf.

#### Challenges:

- Seasonal barrier that's prolonged flood has made a little bit barriers for some areas
- 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.

## Case Study

### Firoza Begum's safely managed Water & Sanitation facilities

Firoza Begum Age: 36 Village: Lamabad, Post Office: Sujatpur, Upzilla: Matlab South, Zilla: Chandpur, Member ID: 2991458, Group Code: 250645. She is the group member of UDDIPAN.

Earlier latrine of Ms. Firoza Begum was very unhealthy. Her latrine was unhealthy and emits a lot of bad smell. This led to various problems. This created a very difficult situation for her family members and the people around her. It was deadly for the surrounding environment. Most of her family members were suffering from vomiting, dysentery, jaundice and worms, but she didn't know why this was happening. The latrine was unusable for the reason of dilapidated. Since the latrine was far away and in a dark place, children and female members of the family were afraid to go there at night. She said she was ashamed of her neighbors because the latrine was unhealthy, stinky and unclean. After her latrine tank overflowed, she had to spend extra money to clean it. She also had to hear about the stench from her neighbors. He also had to face difficulties due to

family and personal reasons at various times due to lack of good bathroom facilities. Above all an unhygienic and technologically crumbling latrine caused him a lot of trouble.

Later, she learned about safely managed water and sanitation hygiene through BCC campaign. She learned how latrines operated in a safely managed system can reduce health risks through the stimulation's UDDIPAN staffs. As result she has received sanitation and water loan from UDDIPAN for construction of a safely managed latrine. She is feeling much more comfortable after the construction of a safe functioning and managed latrine. The risk of physical problems of his family members is also decreasing day by day. She is happy to say that her neighbors are praising her for this safely managed latrine. Her neighbors have also expressed their interest in building such safe managed toilets for them. Firoza expressed her gratitude to UDDIPAN and PKSF for providing financial assistance for the construction of such sanitary toilets.



## Water Credit (WASH) Program

UDDIPAN has been implementing Water, Sanitation and Hygiene (WASH) programs since its inception, gaining extensive experience in improving public health through safe water supply, hygienic sanitation, and sustainable behavioral change. The program is implemented in collaboration with the Department of Public Health Engineering (DPHE), local government institutions, and private entrepreneurs to ensure effective and sustainable WASH services.

WASH interventions are delivered through community meetings, rallies, awareness campaigns, and engagement with religious leaders and local representatives. Clients are encouraged to use savings and access loans to install sanitary latrines and safe water options. UDDIPAN also provided emergency WASH support following Cyclone Sidr, including installation of latrines and tube-wells, pond rehabilitation, and distribution of water purification materials.

From August 2014 to March 2022, the WaterCredit (WASH) program was implemented with support from Water.org. Based on community demand and financial viability, it has continued as a regular program since April 2022, with ongoing institutional cooperation under a five-year MoU. The program contributes to preventing child stunting and reducing waterborne diseases, in line with SDGs 3 and 6.

During July 2023 to June 2024, the program covered most upazilas across all 64 districts. A total of 114 water options were installed with BDT 75.45 lakh loan support, and 6,101 sanitation options were established with BDT 17.60 crore loan support, benefiting poor and disadvantaged households.

The program has led to improved hygiene practices, increased use of safe water, reduced waterborne diseases,

enhanced women's participation in household decision-making, and stronger collaboration with government and development partners. Despite challenges such as flooding, groundwater contamination, space limitations, and funding constraints, growing community awareness continues to strengthen the sustainability of UDDIPAN's WASH program.

## UDDIPAN Renewable Energy (RE)

Expanding capacity in the electricity sector can be achieved cost-effectively through Renewables and energy efficiency, which not only reduce greenhouse gas emissions, but also increase human health by reducing air pollution.

The government of Bangladesh has put significant effort and target to establish different projects on renewable energy which also subsidized by the government.

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 3 Project of solar power based renewable energy generation and utilization activity. These are:

- A. Solar Mini-Grid Project (SMGP)
- B. Solar Irrigation Project (SIP)
- C. Green Energy Project (TR/Kabita)

### 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:**

Solar Minigrid plant Faridpur was Pre-commissioned on 08 August, 2023, as a result of which customer-based power supply is closed and electricity

supply to the national grid is awaited.

Sirajganj Solar Minigrid plant was connected to the national grid on 26 October-2023. In an average Sirajganj plant generated Per day 673 k.w.h (Unit) where provide electricity to national grid 661 k.w.h power per day.158686 Kwh (Unit).



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 13550 biga lands of 16032 farmers where benefited 80160 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.

### C. **UDDIPAN Green Energy Project (Solar Home System & TR/Kabita):**

UDDIPAN started Solar Home System program under the banner of Green Energy project During May 2013, with financial assistance from IDCOL. The objective is to fulfill basic electricity requirement of the off-grid rural people of Bangladesh as well as supplement the Government's vision of ensuring access to electricity for all citizens of Bangladesh. Initially opening with 59 solar program/project Branch offices in Patuakhali, Noakhali, Chandpur, Brahmanbaria and Cumilla district. The program focus is to lending SHS instruments under 3 years' long credit facilities. As per plan up to June 20, among 8957 SHS client an amount of BDT 16,55,36,884 has been disbursed. Under the Program UDDIPAN has installed about 9005 solar set in the remote areas of Bangladesh where electrification through grid expansion is challenging and costly. Thus the program has ensured supply of solar electricity to about 45025 people helping them to avail electricity facilities for family use and operating home based economic activities.



Under Green Energy Project TR, KABITA Activity Starting from the financial Year 2015-2016 with financial assistance from Govt. ministry of Disaster management and relief, Solar Home System, Solar AC

System, Solar DC and street light system. Total installation work has been carried out up to June 2020, total 12,337 nos. Solar Home System, 126 nos. Solar AC system, 526 nos. Solar DC System, 1864 nos. Solar Street Light & 1 Biogas plant has been distributed and installed. Under TR KABITA Programmed UDDIPAN has been provided support to 18,854 clients. The implementation of TR, KABITA project in rural Bangladesh, causes optimistic impacts, particularly in the areas of education, health, information, communication, social security and household works. Moreover, the plummeting of CO2 emissions through the substitution of traditional lighting fuels has to be mentioned as a positive environmental impact. The economic impacts of the project are to increase in income of shops and other income generating Activities.

### **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: 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 26,296 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:**

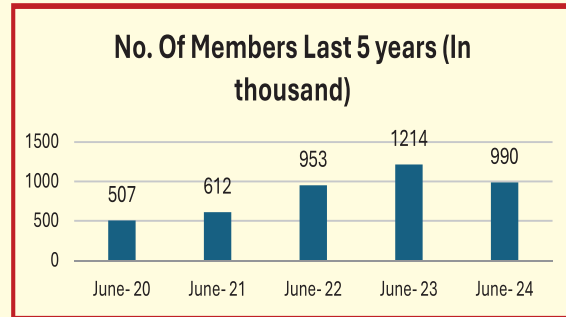
1. Institution Building (IB)
2. Income and Employment Generation (IEG)
3. Gender Equity Development (GED)
4. Legal Awareness (LA)
5. Health, Sanitation, and Safe water Awareness
6. Capacity Building

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

**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.

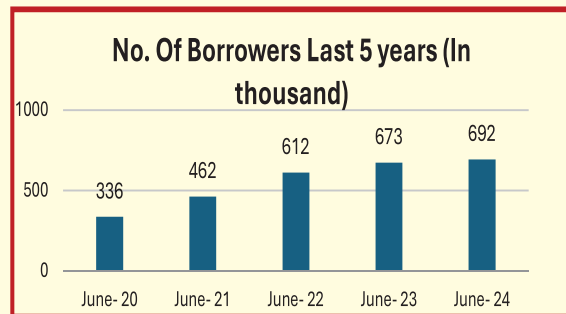
**The graph is showing year wise member position for the last five years.**



**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 borrower has shown below in the graphical presentation on last five years.**



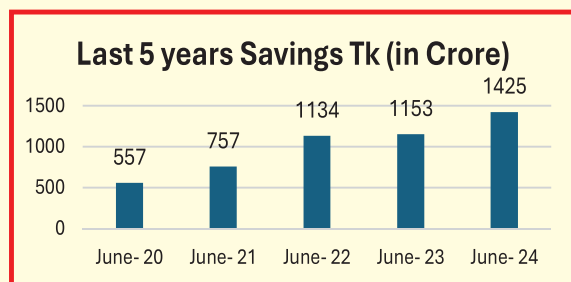
**Savings Growth:**

UDDIPAN 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. 1424.97 Crore as on June 30, 2024. 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, 2024 (Amount in Crore)**

Particular	Amount Tk. in Crore.
Short Term Deposits (STD) (Regular Savings)	680.41
Current Deposits (CD) (Special Savings)	9.81
Marginal Savings Deposit	4.56
Monthly Deposit Savings Scheme	180.19
Lakhopoti Deposit Savings Scheme	60.67
Millennium Deposit Scheme	31.50
Child Education Savings Scheme	110.14
Women Development Savings Scheme	106.98
Marriage Savings Scheme	1.67
Fixed Deposit Savings Scheme	0.84
Double Growth Savings Scheme	145.31
Triple Growth Savings Scheme	92.88
<b>Total</b>	<b>1,424.97</b>

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

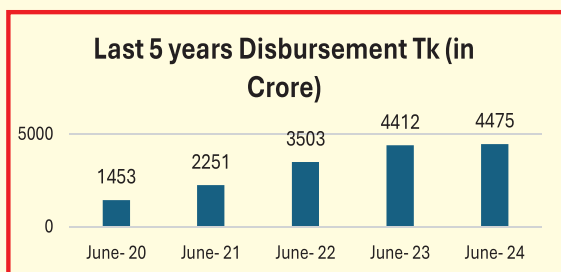


#### **Loan Operation- Performance & Trend**

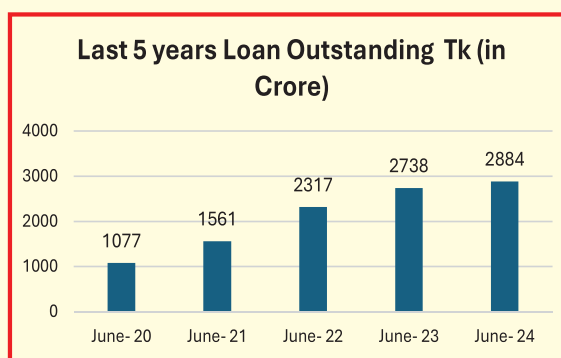
A regular flow of fund to the economic activities of beneficiaries is essential and this demand is gradually increased in both the number and size of the amount. Yearly disbursement of microfinance is Tk.4475 Crore and the cumulative disbursement is Tk. 26,628 crore up to the June 30, 2024 out of which, realization stood at Tk.23,744 crore, and outstanding Tk.2884 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 99.13% in June 30, 2024.

**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, 2024).**

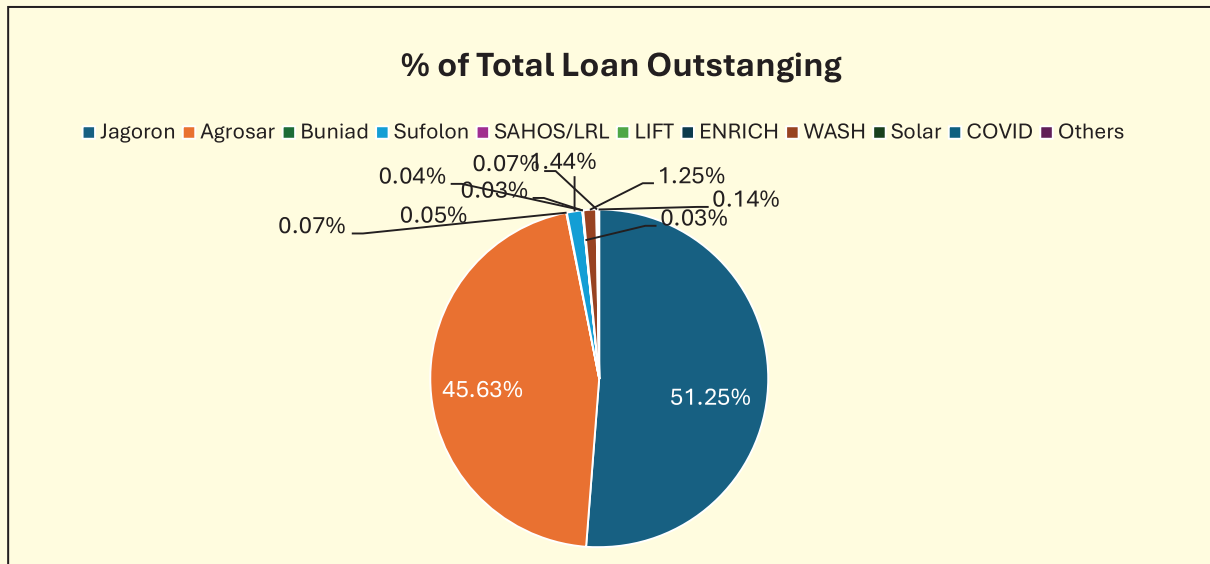
The loan comprises of some specific loan product viz. Jagoron, Agrosar, Buniad, Sufalon, SHAHOS/LRL, Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH), Learning and Innovation Fund to Test New Ideas (LIFT), Green Energy Project (GEP), and Water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

**The product-wise loan outstanding as of June 30, 2024, 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)	1,477.96	51.25%
2	Agrosar (Micro enterprise)	1,315.78	45.63%
3	Buniad (Ultra Poor)	2.01	0.07%
4	Sufolon (Agriculture & Seasonal)	41.52	1.44%
5	SAHOS/LRL (Disaster Management Loan)	0.75	0.03%
6	Learning and Innovation Fund to Test New Ideas (LIFT)	1.01	0.03%
7	ENRICH	1.16	0.04%
8	Water Sanitation &Hygiene (WASH)	36.10	1.25%
9	Green Energy Project (Solar)	1.98	0.07%
10	COVID-19 Revolving Refinance Loan	1.54	0.05%
11	Others	4.01	0.14%
	<b>Total</b>	<b>2,883.80</b>	<b>100%</b>

**Total Outstanding BDT: 2884 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 2023-2024 is 5,284 and the cumulative 52,071 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.

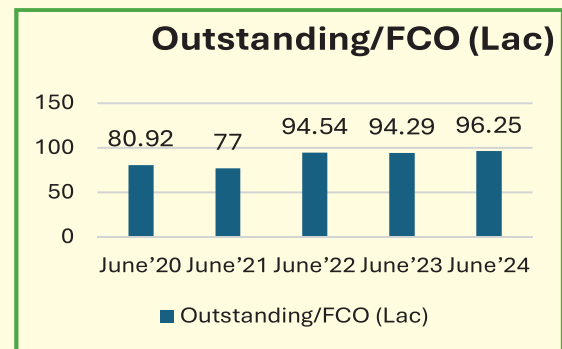
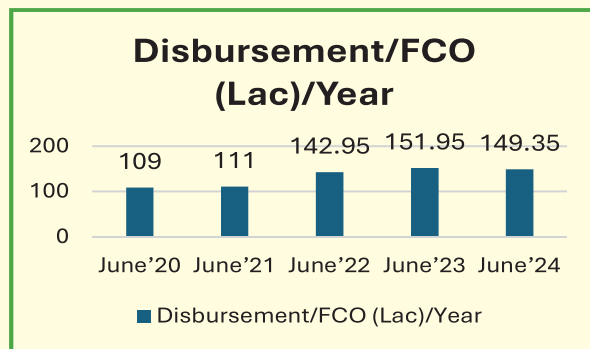
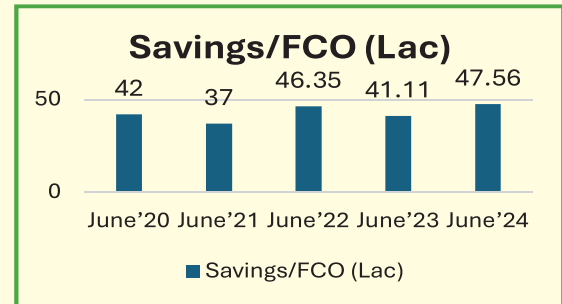
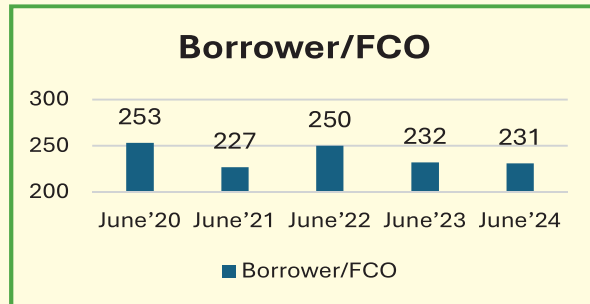
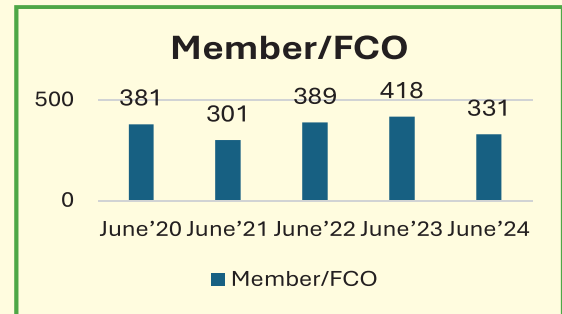
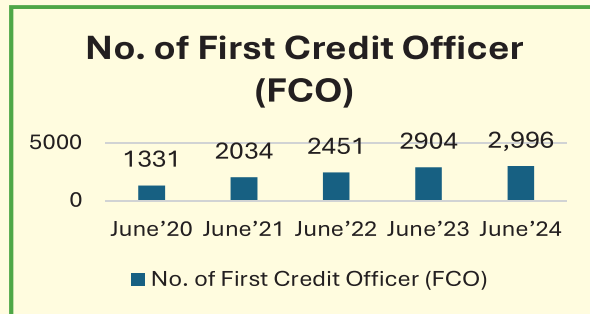
### **6) Capacity Building of UDDIPAN**

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 1,434 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'20	June'21	June'22	June'23	June'24
No. of First Credit Officer (FCO)	1331	2034	2451	2904	2,996
Member/FCO	381	301	389	418	331
Borrower/FCO	253	227	250	232	231
Savings/FCO (Lac)	42	37	46.35	41.11	47.56
Disbursement/FCO (Lac)/Year	109	111	142.95	151.95	149.35
Outstanding/FCO (Lac)	80.92	77	94.54	94.29	96.25



### Current status

The Microfinance Program has so far spread over 1,000 branches in 477 Upazila's of 64 districts. UDDIPAN covered 990,244 members through 57,651 village organizations (VO)/Samity of which 692,335 are loanee members. Cumulative disbursement of loan is about 26,628 Crore and outstanding loan is 2,884 Crore.

## Micro Enterprise Development

To promote inclusive economic empowerment—particularly for women—UDDIPAN has been supporting underprivileged families since 1984 by combining social development initiatives with access to finance. Recognizing that sustainable livelihoods require financing opportunities, UDDIPAN has long provided enterprise loans to marginal entrepreneurs who lack access to formal banking due to collateral constraints.

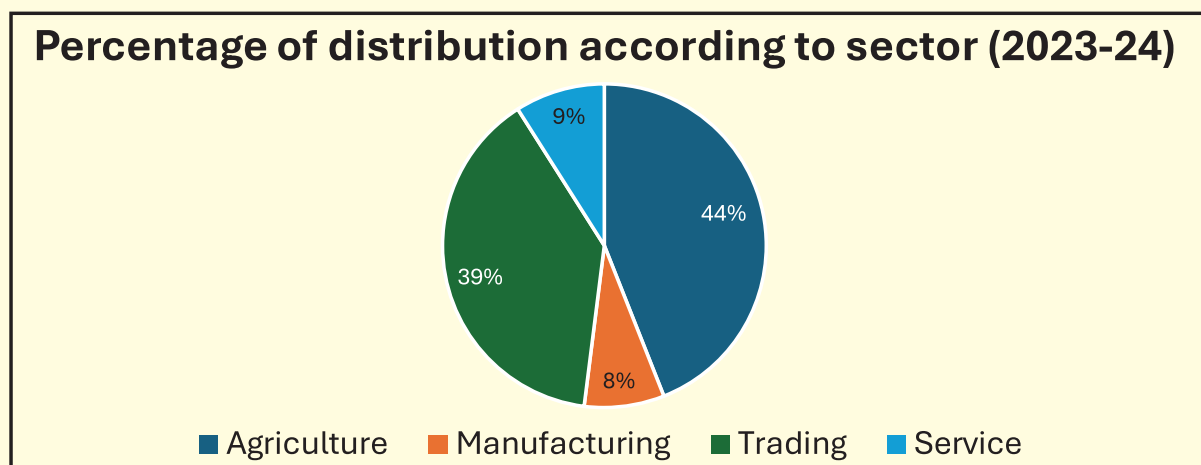
In line with Bangladesh's national development priorities and the expansion of Micro, Small, and Medium Enterprises (MSMEs), UDDIPAN introduced its Micro Enterprise Loan program in FY 2004–05. The program supports new and existing entrepreneurs by meeting working capital needs, expanding businesses, creating employment, and facilitating the gradual transition from micro to small and medium enterprises.

UDDIPAN offers micro enterprise loans ranging from Tk. 1.01 lakh to Tk. 25.00 lakh with flexible repayment periods of up to three years. Loans are delivered through a community-based approach, complemented by individual or solidarity lending for promising enterprises. The program follows a “Credit Plus” model, providing non-financial support such as market linkage, business guidance, technology use, and capacity building.

Year	Borrower (person)	Disbursement (Core)	Loan outstanding (core)
2019-2020	49,538	561.14	426.00
2020-2021	65,591	803.17	587.82
2021-2022	102,491	1,409	1,004
2022-2023	121,645	1,995	1,286
2023-2024	121,089	1,977	1,316

Micro enterprise operations are implemented nationwide through 13 zones, 133 regions, and 1,000 branches covering all 64 districts. Over the last five years, the program has shown strong growth.

Sector-wise distribution of micro enterprise loans includes Agriculture (44%), Trading (39%), Service (9%), and Manufacturing (8%). Through financial services, advisory support, technology adoption, and market facilitation, UDDIPAN Micro Enterprises remains committed to nurturing sustainable businesses, generating employment, and advancing women entrepreneurship across Bangladesh.



## Human Resource Management (HRM)

The Human Resource Management (HRM) Division of UDDIPAN serves as a strategic partner to the organization and remains committed to excellence by attracting, retaining, and developing a talented and diverse workforce. During the reporting period from July 2023 to June 2024, the HRM Division continued to support the organizational mission and vision through effective people management, policy implementation, and staff welfare initiatives.

### 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 2023) was 4,855 employees.

### Staff Position by Category (as of June 30, 2023 – Opening Base)

Sl.	Staff Category	Program	Male	Female	Total
1	Regular Staff (Field & HO)	MFP & Different Departments	4,716	1,160	5,876
2	Project Staff (HO & Field)	Different Projects	44	13	58
3	Contractual Staff (HO & Field)	MFP & Different Programs	78	506	584
<b>Total</b>			<b>4,838</b>	<b>1,680</b>	<b>6,518</b>

### HR Planning and Workforce Movement (2023–2024)

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 2023 – June 2024

- Opening Staff (July 2023): **6,518**
- Total Staff Enrolment during the Year: **1,622**
- Total Staff Dropout during the Year: **1,329**
- Net Growth Rate: **Approximately 4%**
- Closing Staff Strength (June 2024): **6,811**

The steady growth reflects 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
2018-19	8%
2019-20	21%
2020-21	10%
2021-22	8%
2022-23	17%
2023-24	20%

The employee turnover trend over the past six years reflects varying workforce dynamics. The turnover rate remained relatively low in 2018–19 (8%) but increased significantly in 2019–20 (21%). A notable improvement was observed during 2020–21 and 2021–22, when the turnover rate declined to 10% and 8% respectively, largely due to improved staff retention initiatives and operational stability.

However, turnover rose again in 2022–23 (17%) and further increased in 2023–24 (20%), influenced by program adjustments, staff mobility, and external labor market factors. The trend highlights the need for continued focus on retention strategies and workforce engagement.

## 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: 4,838
- Female Employees: 1,680

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 2023 to June 2024, 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 vital role in enhancing awareness, motivation, skills, and confidence of both staff and beneficiaries through structured orientation programs, training courses, workshops, and a Performance Management System. These initiatives aim to strengthen institutional capacity and promote inclusive and sustainable development.

HRD designs and delivers need-based training curricula to develop participants' competencies and improve program effectiveness and efficiency. Key training areas include participatory and organizational management, credit and financial management, accounting and cost-effectiveness, operations management, microfinance and microenterprise management, entrepreneurship development, sustainable programming, best practices, and good governance.

In addition, HRD organizes skills development, entrepreneurship, and livelihood-oriented training for beneficiaries. UDDIPAN operates two modern and well-equipped training centers in Dhaka and Pirojpur, serving both in-house and external participants. These centers offer conference facilities, VIP accommodation, and dormitory services, contributing to quality learning environments and institutional sustainability.

### 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	2023-2024			
	Target		Achievement	
	Batch	Participants	Batch	Participants
Staff Training	63	1,575	68	1,434
Group Member Training	750	18,750	507	13,533
<b>Total</b>	<b>813</b>	<b>20,325</b>	<b>575</b>	<b>14,967</b>

**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 1000 branches, along with 10 Zonal Offices and 133 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.

### **Data Analytics and Performance Monitoring**

The IT Division continuously focuses on leveraging 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 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. These efforts have contributed positively to organizational performance at the national level.

### **Administration Division**

Administration Division provides administrative support to the entire organization. This division is responsible for the general running of the organization including general office management, acquisition and disposal of assets, procurement, proper utilization of resources & Services following standard procurement process guided by the policy and relevant regulations.

As a part of role also is that Admin maintains supplier contacts, resolves supplier disputes and works out billing discrepancies. Admin also manages physical capital assets of the company in terms of building installations, office space improvements and office renovations. It also monitors the processes, systems and manpower required to manage the life cycle of all acquired property including acquisition, control, accountability, responsibility, maintenance, utilization and disposition. UDDIPAN Administration division has a systematic process of acquiring, operating, maintaining, upgrading and disposing of asset cost-effectively. Furniture, equipment and semi-expendable items are issued to the employees. As a part of monitoring aspects, an inventory of UDDIPAN

properties is conducted annually. 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. 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
- Maintenance of services/Logistics like electricity, water, gas, lift, generator, IPS, Server, photocopier, equipment etc.
- Protocol
- Front desk & dispatch Management
- Safety & security 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.



- ◆ 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

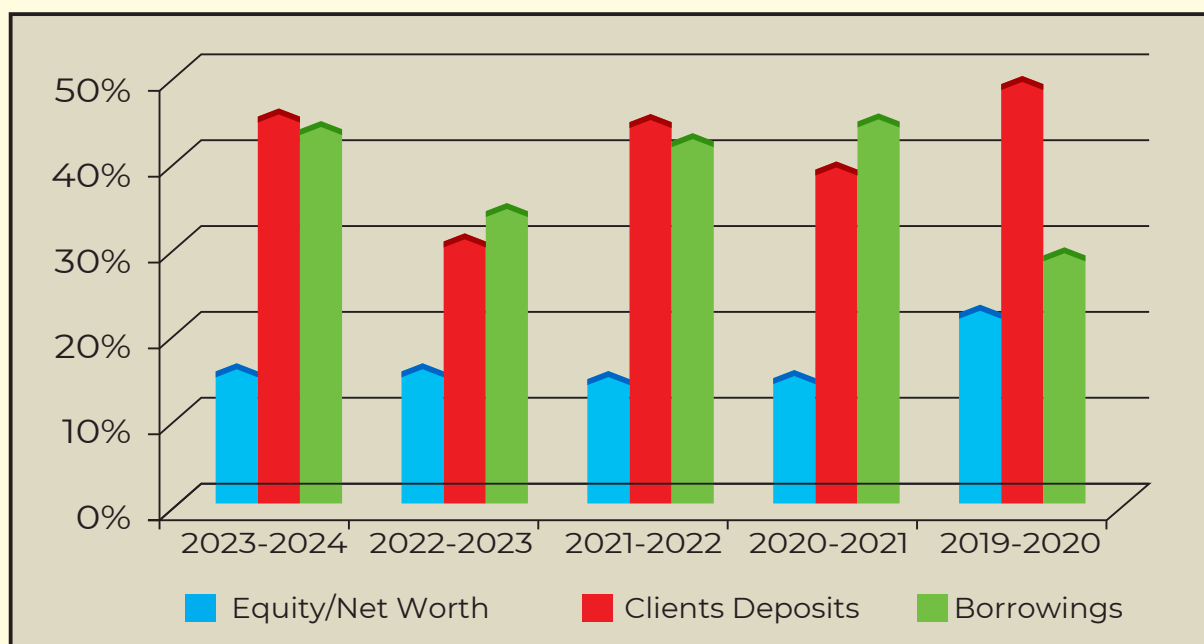
# Stakeholder Information

## Information Relevant for Stakeholders & other users of Financial Statements

Financial Source

Amount in Million BDT

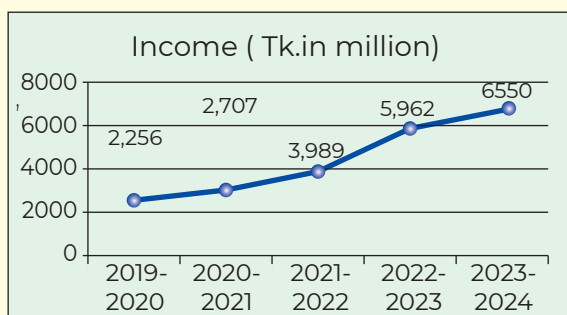
Particular	2023-2024		2022-2023		2021-2022		2020-2021		2019-2020	
	Taka	%	Taka	%	Taka	%	Taka	%	Taka	%
Equity/Net Worth	4,657	14.34%	4,677	15.53%	3,585	13.78%	3,170	16.12%	2,747	22.68%
Clients Deposits	14,250	43.87%	11,940	39.63%	11,359	43.68%	7,576	38.54%	5,858	48.38%
Borrowings	13,575	41.79%	13,508	44.84%	11,062	42.54%	8,914	45.34%	3,504	28.94%
<b>Total</b>	<b>32,481</b>	<b>100.00%</b>	<b>30,125</b>	<b>100.00%</b>	<b>26,007</b>	<b>100.00%</b>	<b>19,660</b>	<b>100.00%</b>	<b>12,109</b>	<b>100.00%</b>
Growth Rate	2,356	7.82%	4,119	15.84%	6,347	32.28%	7,551	62.36%	1,816	17.64%



## Graphical Presentation

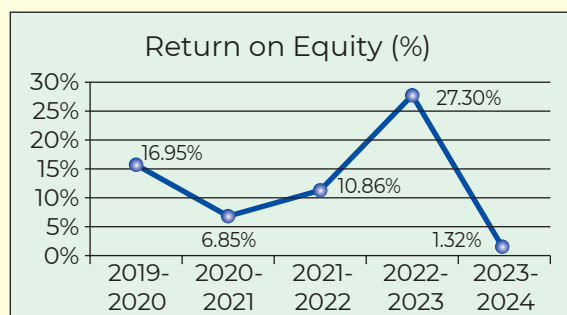
Income ( Tk.in million)

Year	2019 -2020	2020 -2021	2021 -2022	2022 -2023	2023 -2024
Income (Tk.in million)	2,256	2,707	3,989	5,962	6,550



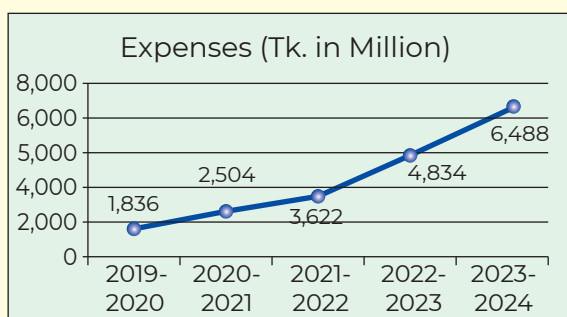
Return on Equity (%)

Year	2019 -2020	2020 -2021	2021 -2022	2022 -2023	2023 -2024
Return on Equity (%)	16.95%	6.85%	10.86%	27.30%	1.32%



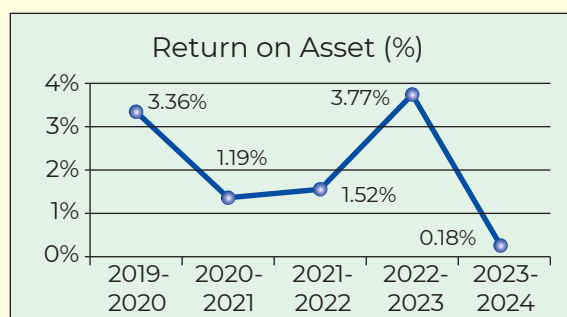
Expenses (Tk. in Million)

Year	2019 -2020	2020 -2021	2021 -2022	2022 -2023	2023 -2024
Expenses (Tk. in Million)	1,836	2,504	3,622	4,834	6,488



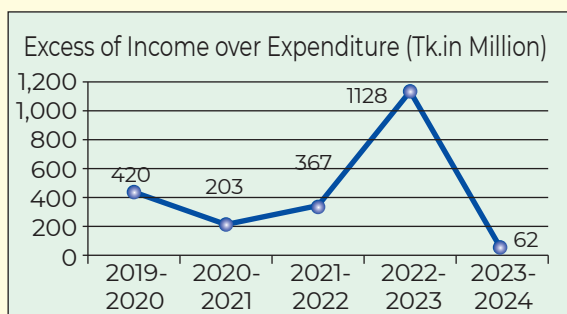
Return on Assets

Year	2019 -2020	2020 -2021	2021 -2022	2022 -2023	2023 -2024
Return on Assets	3.36%	1.19%	1.52%	3.77%	0.18%



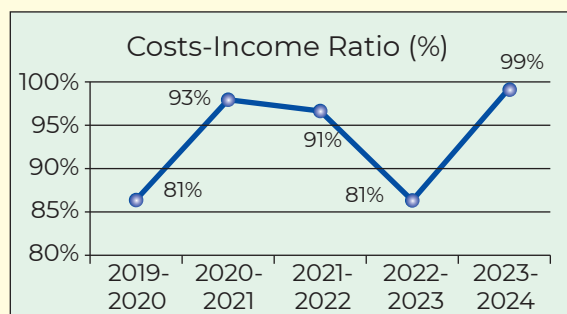
Excess of Income over Expenditure (Tk.in Million)

Year	2019 -2020	2020 -2021	2021 -2022	2022 -2023	2023 -2024
Excess of Income over Expenditure (Tk.in Million)	420	203	367	1,128	62



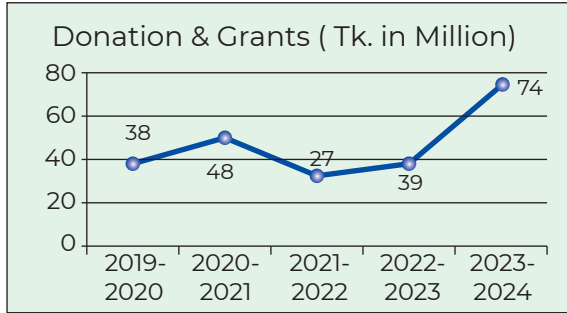
Costs-Income Ratio (%)

Year	2019 -2020	2020 -2021	2021 -2022	2022 -2023	2023 -2024
Cots-Income Ratio (%)	81%	93%	91%	81%	99%



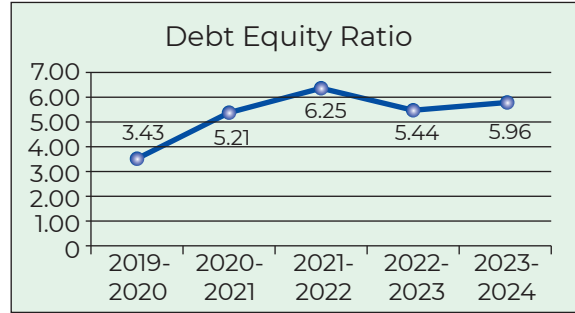
### Donation & Grants ( Tk. in Million)

Year	2019 -2020	2020 -2021	2021 -2022	2022 -2023	2023 -2024
Donation & Grants (Tk. in Million)	38	48	27	39	74



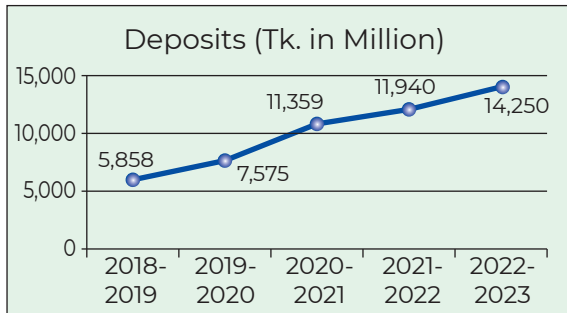
### Debt Equity Ratio

Year	2019 -2020	2020 -2021	2021 -2022	2022 -2023	2023 -2024
Debt Equity Ratio	3.43	5.21	6.25	5.44	5.96



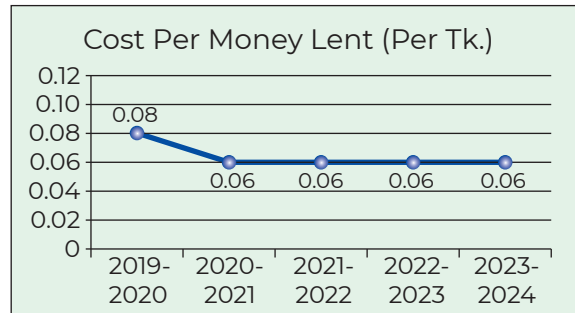
### Deposits (Tk. in Million)

Year	2019 -2020	2020 -2021	2021 -2022	2022 -2023	2023 -2024
Deposits (Tk. in Million)	5,858	7,575	11,359	11,940	14,250



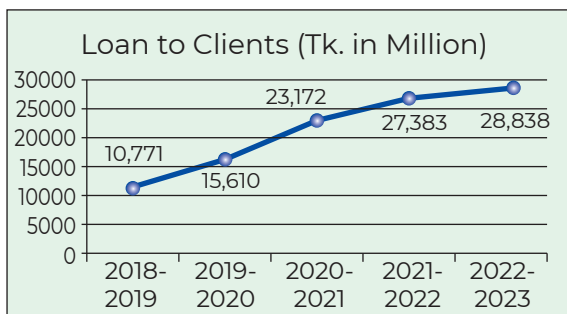
### Cost Per Money Lent (Per Tk.)

Year	2019 -2020	2020 -2021	2021 -2022	2022 -2023	2023 -2024
Cost Per Money Lent (Per Tk.)	0.08	0.06	0.06	0.06	0.06



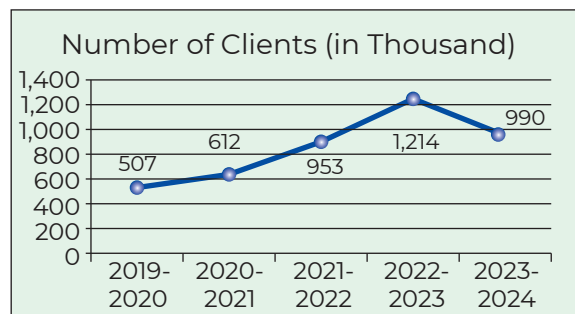
### Loan to Clients (Tk. in Million)

Year	2019 -2020	2020 -2021	2021 -2022	2022 -2023	2023 -2024
Loan to Clients (Tk. in Million)	10,771	15,610	23,172	27,383	28,838



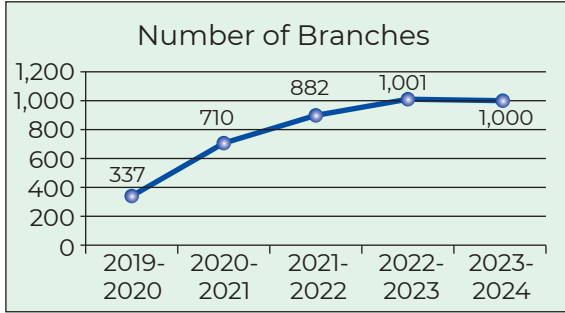
### Number of Clients (in Thousand)

Year	2019 -2020	2020 -2021	2021 -2022	2022 -2023	2023 -2024
Number of Clients (in Thousand)	507	612	953	1,214	990



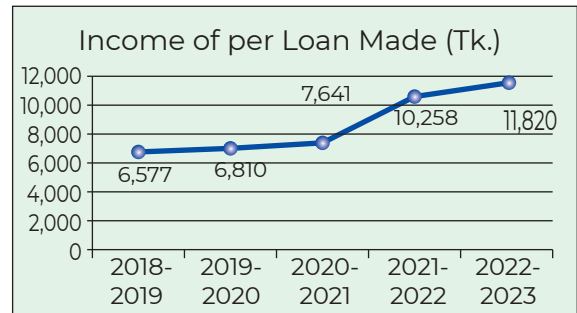
Number of Branches

Year	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024
Number of Branches	337	710	882	1,001	1,000



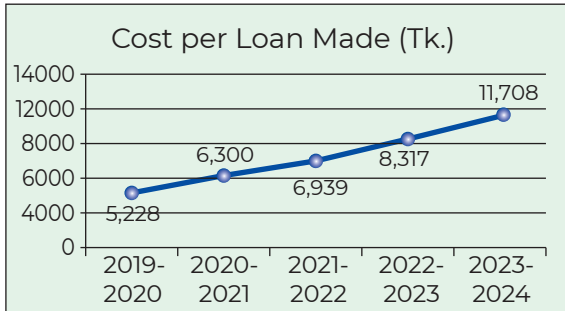
Income of per Loan Made (Tk.)

Year	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024
Income of per Loan Made (Tk.)	6,577	6,810	7,641	10,258	11,820



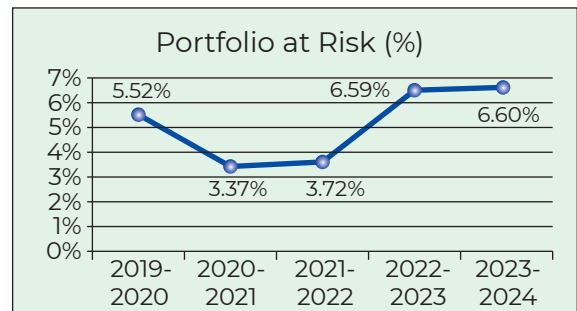
Cost per Loan Made (Tk.)

Year	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024
Cost per Loan Made (Tk.)	5,228	6,300	6,939	8,317	11,708



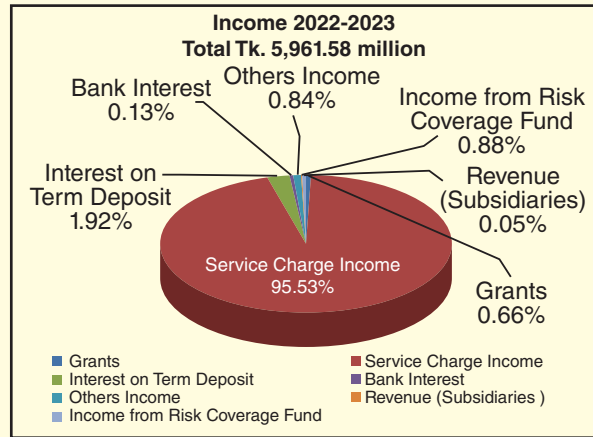
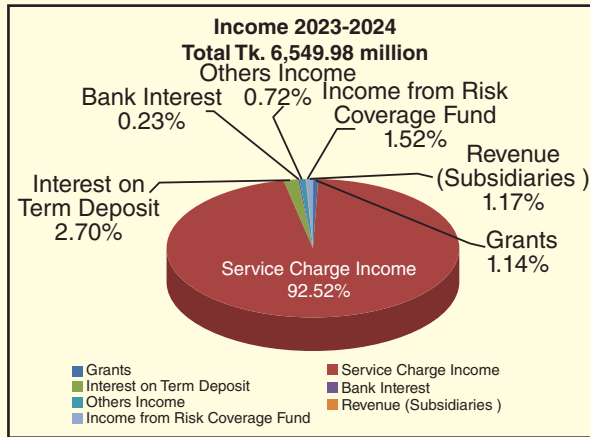
Portfolio of Risk (%)

Year	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024
Portfolio at Risk (%)	5.52%	3.37%	3.72%	6.59%	6.60%



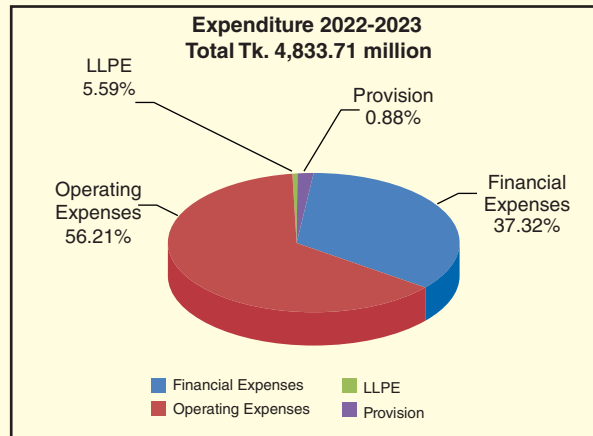
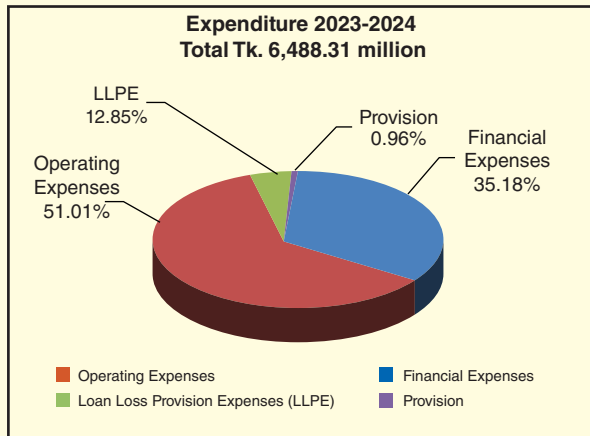
## Financial Summary Revenue Income

In 2023-24 total Income increased by 10% to 588.41 million in comparison 2022-2023

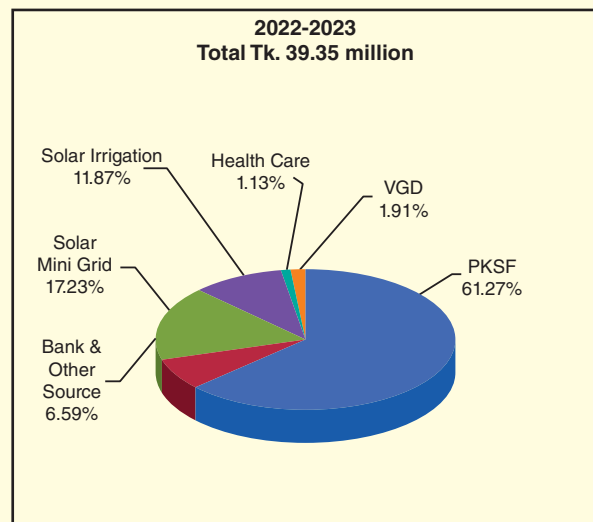
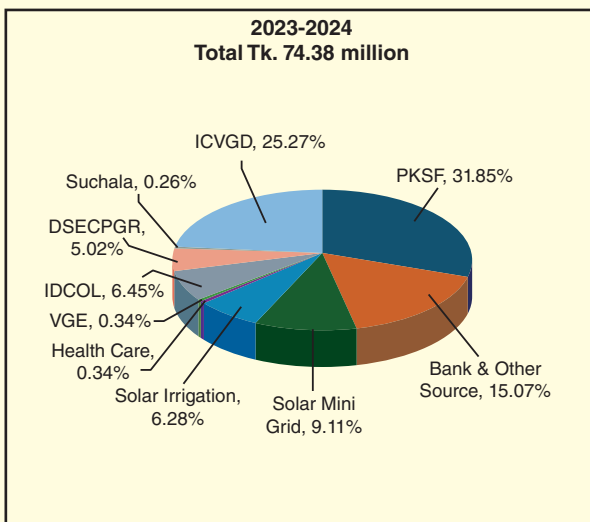


## Revenue Expenditure

In 2023-24 total Expenditure increased by 34% to 1,654.60 million in comparison 2022-2023

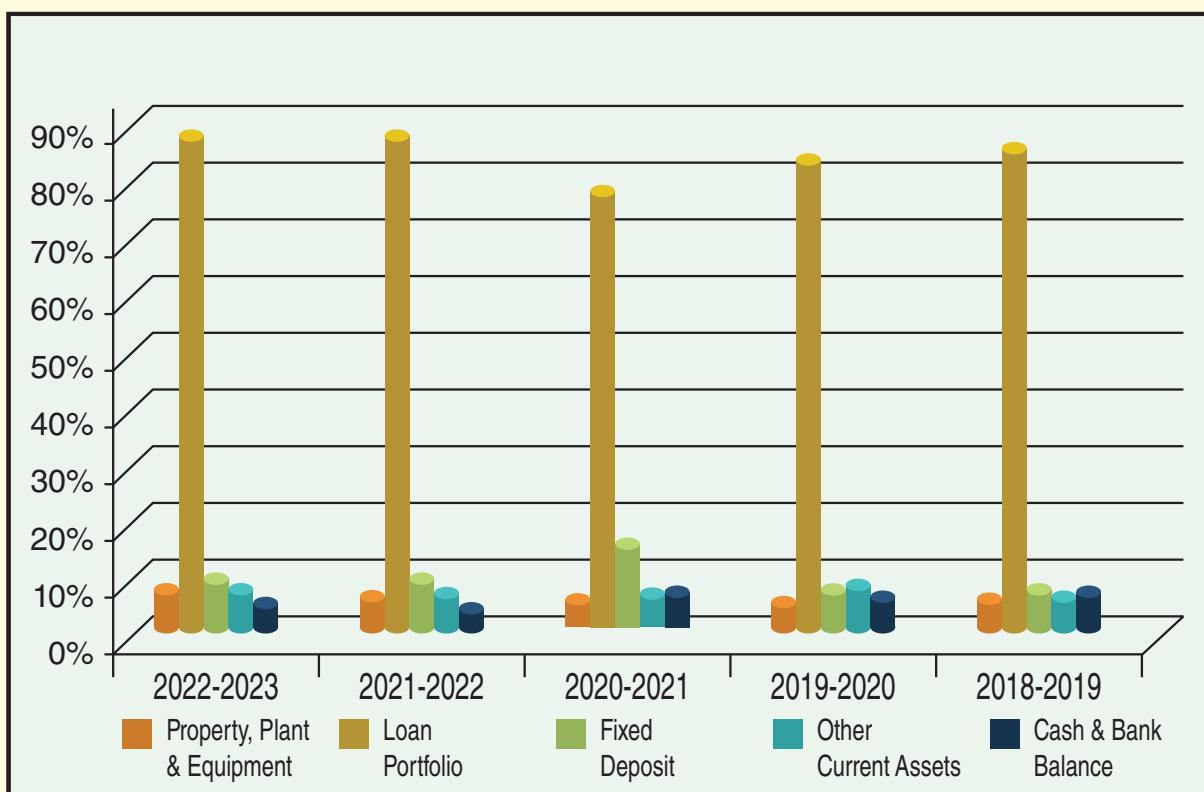


## Grants Composition (Donor Wise)



Amount in Million BDT

Assets Composition	2023-24		2022-23		2021-22		2020-21		2019-20	
	Taka	%	Taka	%	Taka	%	Taka	%	Taka	%
Property, Plan & Equipment	889	2.45%	839	2.59%	636	2.32%	590	2.84%	416	3.12%
Loan Portfolio	28,838	79.60%	27,383	84.44%	23,172	84.44%	15,610	75.26%	10,771	80.89%
Fixed Deposit	2,655	7.33%	2,220	6.85%	2,357	8.59%	2,581	12.44%	864	6.49%
Other assets	2,451	6.77%	1,439	4.44%	916	3.34%	930	4.48%	728	5.47%
Cash & Bank balance	1,394	3.85%	548	1.69%	360	1.31%	1,030	4.97%	537	4.03%
<b>Total</b>	<b>36,226</b>	<b>100%</b>	<b>32,429</b>	<b>100%</b>	<b>27,441</b>	<b>100%</b>	<b>20,741</b>	<b>100%</b>	<b>13,315</b>	<b>100%</b>
<b>Growth rate</b>	<b>3,797</b>	<b>12%</b>	<b>4,988</b>	<b>18%</b>	<b>6,699</b>	<b>32%</b>	<b>7,426</b>	<b>55.77%</b>	<b>1,645</b>	<b>14.09%</b>



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

Amount in Tk.

PARTICULARS	Financial Year				
	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024
<b>PROPERTIES &amp; ASSETS</b>					
<b>Non-Current Assets</b>					
Property, Plant and Equipment	41,55,10,205	59,03,99,466	63,59,88,422	83,88,96,735	88,85,05,849
Investment	12,66,02,299	13,14,87,441	13,14,87,441	13,14,87,441	54,93,00,492
Loan to Clients	42,67,11,956	11,71,74,042	80,54,36,464	1,20,21,19,403	2,64,14,14,054
Other Loans	7,19,44,272	10,43,47,499	10,55,50,111	9,79,11,449	16,72,11,038
Preliminary Expenses		88,920	66,690	44,460	22,230
<b>Total Non- Current Assets</b>	<b>1,04,07,68,732</b>	<b>94,34,97,368</b>	<b>1,67,85,29,128</b>	<b>2,27,04,59,487</b>	<b>4,24,64,53,663</b>
<b>Current Assets</b>					
Loan to Clients	10,34,42,54,349	15,49,32,51,869	22,36,65,76,195	26,18,10,76,849	26,19,65,75,893
Others Loan	3,67,51,123	5,05,22,300	7,79,98,447	9,37,62,357	6,52,78,347
Term Deposit	86,35,94,942	2,58,09,01,708	2,35,69,45,581	2,22,02,15,233	2,65,48,39,686
Inventories/Stocks	51,31,030	71,46,156	1,10,21,255	81,02,968	4,40,42,883
Accounts Receivable	23,23,10,961	24,65,19,105	19,03,14,424	17,27,27,925	10,53,91,664
Deposits & Repayments	25,53,84,853	38,88,94,853	39,99,35,723	93,46,78,535	1,52,00,05,005
Cash and Cash Equivalents	53,72,75,099	1,03,39,90,972	35,97,50,476	54,78,36,543	1,39,38,06,529
<b>Total Currents Assets</b>	<b>12,27,47,02,357</b>	<b>19,80,12,26,962</b>	<b>25,76,25,42,100</b>	<b>30,15,84,00,411</b>	<b>31,97,99,40,007</b>
<b>Total Properties &amp; Assets</b>	<b>13,31,54,71,089</b>	<b>20,74,47,24,331</b>	<b>27,44,10,71,228</b>	<b>32,42,88,59,898</b>	<b>36,22,63,93,670</b>
<b>CAPITAL &amp; LIABILITIES</b>					
<b>Capital :</b>					
Cumulative Surplus	2,22,55,49,562	2,35,09,17,099	3,00,46,37,822	3,96,56,17,214	3,89,01,29,252
Non-controlling interest	-	78	28	51	10,01,248
Reserve Fund	25,64,59,789	27,75,43,525	35,69,05,055	45,60,25,633	50,40,96,299
Risk Coverage Fund	16,27,97,284	39,13,77,906	-	-	-
Loan Loss Reserve Fund (LLRF)	10,17,61,898	15,06,81,519	22,34,17,236	25,57,30,741	26,17,96,613
Disaster Management Fund (DMF)	3,300	3,300	-	-	-
<b>Total Capital Fund</b>	<b>2,74,65,71,833</b>	<b>3,17,05,23,427</b>	<b>3,58,49,60,141</b>	<b>4,67,73,73,639</b>	<b>4,65,70,23,411</b>
<b>Non- Current Liabilities</b>					
Term Loan	48,62,59,600	1,05,67,91,979	1,74,02,15,949	4,14,05,73,958	4,62,73,87,301
Clients Deposits	3,45,53,87,509	4,50,68,04,853	6,50,18,40,213	9,38,85,98,436	8,54,98,43,360
Staff Welfare Deposit	-	-	-	-	-
Motor Cycle Replacement Fund	76,69,048	76,69,048	-	-	-
Staff Security Deposit	46,47,457	33,75,457	32,07,457	31,17,457	31,12,457
Staff Welfare Fund	2,71,85,495	3,06,57,398	3,54,77,981	3,98,23,360	4,72,08,423
<b>Total Non- Currents Liabilities</b>	<b>3,98,11,49,109</b>	<b>5,60,52,98,735</b>	<b>8,28,07,41,600</b>	<b>13,57,21,13,211</b>	<b>13,22,75,51,541</b>
<b>Current Liabilities</b>					
Loan Loss Reserve Fund (LLRF)-MFP	47,83,88,056	45,49,67,698	35,73,85,412	59,53,54,267	1,42,27,66,789
Provision against Investment and Deposits & Prepayments	6,09,03,599	9,20,84,600	12,50,13,230	12,57,45,069	13,16,77,965
Term Loan	3,01,76,79,247	7,85,74,26,185	9,32,18,40,845	9,36,78,32,619	8,94,71,51,482
Client's Deposits	2,40,29,36,209	3,06,78,66,258	4,85,76,59,125	2,55,09,31,691	5,69,98,95,576
Staff Welfare Deposits	-	-	-	-	-
Risk Coverage Fund	37,36,89,156	12,15,08,267	22,45,33,738	28,90,81,944	29,93,05,952
Other Loans	6,55,59,330	4,42,44,592	-	-	-
Accounts Payable	10,07,17,213	12,26,11,591	20,79,98,530	11,55,01,013	55,57,09,724
Provisions for Expenses	2,49,002	4,15,82,602	4,80,19,349	65,75,88,865	83,12,24,084
Other Liabilities	8,76,28,335	16,66,10,375	43,29,19,259	47,73,37,581	45,40,87,144
<b>Total Current Liabilities</b>	<b>6,58,77,50,147</b>	<b>11,96,89,02,169</b>	<b>15,57,53,69,487</b>	<b>14,17,93,73,049</b>	<b>18,34,18,18,718</b>
<b>Total Capital &amp; Liabilities</b>	<b>13,31,54,71,089</b>	<b>20,74,47,24,331</b>	<b>27,44,10,71,228</b>	<b>32,42,88,59,898</b>	<b>36,22,63,93,670</b>

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				
	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024
<b>Income:</b>					
Service Charge	2,15,60,81,360	2,45,23,36,835	3,76,05,61,187	5,69,48,52,800	6,06,01,65,459
Bank interest	69,57,661	1,85,89,650	1,92,56,120	79,49,704	1,53,07,309
Interest on Term Deposit	4,62,57,166	8,90,13,391	11,69,31,802	11,42,03,550	17,67,94,005
Grants & Donations	3,84,05,811	4,79,98,101	2,69,41,129	3,93,50,302	7,43,81,457
Others Income	81,91,883	2,54,79,489	3,84,82,963	4,99,24,826	4,73,47,590
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 4=0\]"	-	-			
<b>Total Income</b>	<b>2,25,58,93,881</b>	<b>2,70,70,51,309</b>	<b>3,98,89,75,338</b>	<b>5,96,15,76,480</b>	<b>6,54,99,83,715</b>
<b>Expenditure</b>					
<b>Financial Expenses :</b>					
Interest On Term Loan	34,09,57,040	46,76,35,855	79,99,00,733	81,66,75,223	1,49,77,60,552
Interest on Clients' Deposits	25,92,00,345	38,54,19,747	57,92,35,393	91,76,86,504	74,74,90,229
Bank charges & commission	1,40,05,274	3,81,33,569	3,55,37,286	6,95,26,690	3,76,58,959
<b>Total Financial Cost</b>	<b>61,41,62,659</b>	<b>89,11,89,171</b>	<b>1,41,46,73,412</b>	<b>1,80,38,88,416</b>	<b>2,28,29,09,740</b>
<b>Operating Expenses</b>					
Salary & Allowances	91,07,40,951	1,11,27,16,890	1,64,58,95,304	2,08,31,45,213	2,47,25,14,875
Office Rent	5,78,81,054	9,18,81,978	12,60,32,676	13,06,75,492	13,18,71,766
Printing, Stationeries & Supplies	66,78,440	1,77,01,506	3,01,31,665	2,70,52,708	2,95,63,104
Travelling & Transportation	3,14,65,787	5,66,55,554	7,74,11,913	10,51,81,056	13,07,73,753
Utilities	1,97,37,259	2,97,23,178	4,41,08,104	5,15,17,020	7,51,87,529
Postage & Telegram	5,23,042	8,61,998	7,26,947	13,46,247	13,38,774
Repair & Maintenance	1,37,38,038	4,36,94,211	5,41,84,951	10,60,72,237	6,27,89,842
Entertainment	27,25,596	65,62,292	1,02,83,426	1,30,17,720	1,42,51,845
Training & Development Expenses	91,32,167	2,58,86,493	6,60,33,198	8,55,78,603	19,75,42,033
Training Material Expenses	48,350	1,29,155	84,225	24,229	23,526
General Expenses	52,32,436	1,01,68,356	1,10,24,523	1,00,68,860	1,33,85,399
Recruitment Expenses	3,82,249	21,99,039	8,61,895	62,731	6,38,655
Legal Expenses	88,85,194	32,41,374	51,22,165	1,59,66,541	2,87,69,860
Audit Fees	6,00,000	7,67,500	8,27,500	9,15,000	17,05,600
Board Member Honorium	7,77,550	29,22,900	42,25,000	54,52,599	75,72,947
Professional Fees	37,500	66,575	3,48,472	11,72,727	55,50,280
Membership Fees	42,00,735	39,97,226	60,53,238	87,82,725	96,59,041
Promotional Activities	39,04,184	52,20,684	99,16,412	97,09,706	66,79,274
Staff Materials	9,10,677	16,17,200	13,80,804	18,50,156	21,63,079
Material Support to Beneficiary	91,04,457	20,85,796	7,62,212	6,45,312	1,81,863
Program Materials Expenses	8,53,177	41,63,714	57,18,204	18,08,407	77,20,326
Infrastructure Development Expenses	-				
Capacity Building Reserves Expenses	-				
Loss on on Sale of Assets	56,39,607	22,59,052	3,58,555	3,91,134	-
Claim Settlement	18,44,830	18,99,572	1,04,330	-	-
Interest paid to CLWP	48,35,087	14,84,973	-	-	-
Cost of goods sold (Subsidiaries)		3,39,75,358	42,47,200	-	3,77,68,793
Depreciation	5,21,01,348	5,38,29,887	4,75,08,139	5,64,37,677	7,19,94,425
<b>Total Operating Expenses</b>	<b>1,15,19,79,715</b>	<b>1,51,57,12,461</b>	<b>2,15,33,51,058</b>	<b>2,71,68,74,100</b>	<b>3,30,96,46,590</b>
Loan Loss Provision Expenses (LLP)	3,81,80,091	2,55,15,079	(2,48,40,280)	27,02,82,819	83,34,77,957
Disaster management fund					
Provision against Investment and Deposits & Prepayments	3,11,81,001	3,11,81,001	3,29,28,630	7,31,841	59,36,198
<b>Total Expenditures</b>	<b>1,83,55,03,466</b>	<b>2,46,35,97,712</b>	<b>3,57,61,12,820</b>	<b>4,79,17,77,176</b>	<b>6,43,19,70,485</b>
<b>Excess/(Shortage) of Income over Expenditure before Tax</b>	<b>42,03,90,415</b>	<b>24,34,53,597</b>	<b>41,28,62,518</b>	<b>1,16,97,99,304</b>	<b>11,80,13,230</b>
Income tax provision	-	4,08,95,355	4,61,79,377	4,19,33,111	5,63,40,733
<b>Excess/(Shortage) of Income over Expenditure after Tax</b>	<b>42,03,90,415</b>	<b>20,25,58,242</b>	<b>36,66,83,141</b>	<b>1,12,78,66,193</b>	<b>6,16,72,497</b>

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

Amount in Tk.

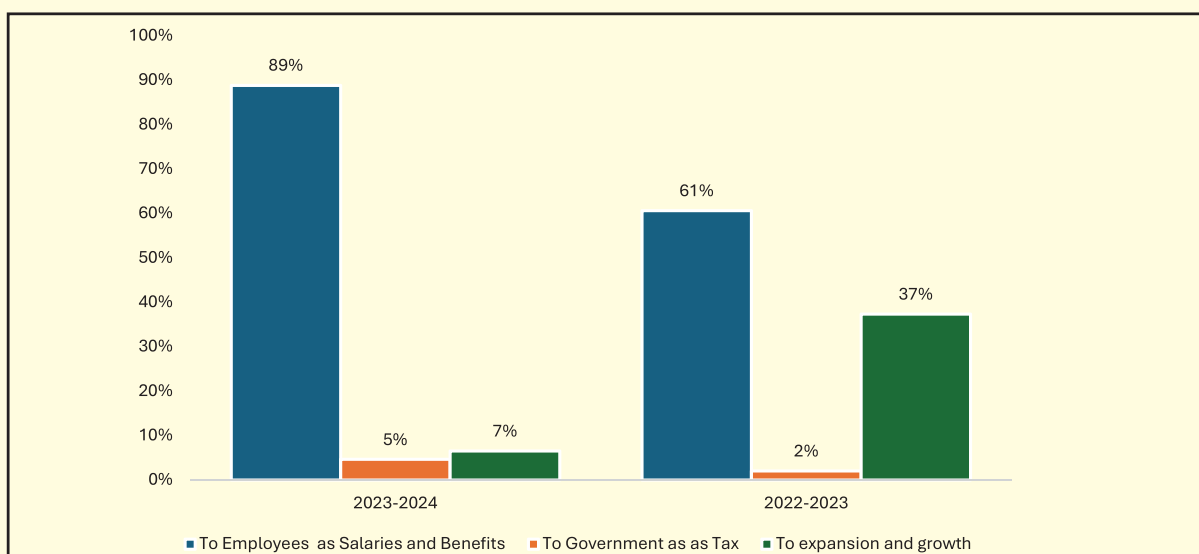
PARTICULARS	Financial Year				
	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024
<b>A. Institutional Profile</b>					
Number of Districts	42	64	64	64	64
Number of Upazilas	227	463	476	477	477
Number of Unions	1,437	2,205	3,140	3,407	3,505
Number of Villages	7,529	12,322	21,460	24,883	26,296
Number of Branches	337	710	882	1,001	1,000
Number of Loan	2,66,915	3,97,528	5,22,035	5,81,157	5,54,160
Total Personnel	2,967	4,346	5,563	6,518	6,474
Total Collection Personnel	1,331	2,034	2,451	2,904	2,996
Number of Clients	5,06,828	6,12,001	9,53,328	12,13,811	9,90,244
Number of Active borrowers	3,36,140	4,62,444	6,12,451	6,73,603	6,92,335
Borrower/Client ratio	66.00%	75.56%	64.24%	55.49%	69.92%
<b>B Savings Portfolio (BD Taka)</b>					
Yearly Savings Deposit	2,79,73,10,080	4,37,05,14,317	7,59,13,15,874	11,08,83,82,761	9,31,52,98,467
Cumulative Savings Deposit	17,37,11,63,870	21,74,16,78,187	29,33,29,94,061	40,42,13,76,822	49,73,66,75,289
Interest on savings	28,24,59,682	25,38,47,435	37,15,07,107	32,77,31,776	36,31,77,105
Yearly Savings Withdrawals	2,19,85,24,036	2,90,80,14,359	4,17,79,94,754	10,83,60,83,749	7,36,82,66,762
Savings Portfolio	5,85,83,23,718	7,57,46,71,111	11,35,94,99,338	11,93,95,30,127	14,24,97,38,936
Savings Portfolio Growth	17.71%	29.30%	49.97%	5.11%	19.35%
Savings Portfolio to Total Assets	44.00%	36.52%	41.40%	36.82%	39.34%
Savings Portfolio to Loan Portfolio	54.39%	48.52%	49.02%	43.60%	49.41%
<b>C Loan Portfolio (BD Taka)</b>					
Yearly Loan Disbursed	14,58,34,82,605	22,81,11,45,312	35,28,08,46,036	44,56,78,92,830	44,74,66,14,000
Cumulative Loan Disbursed	1,19,62,53,35,778	1,42,43,64,81,090	1,77,71,73,27,126	2,22,28,52,19,956	2,67,03,18,33,956
Yearly Loan Recovered	13,43,23,32,834	17,97,16,85,706	27,71,92,59,288	40,35,67,09,237	43,29,18,20,305
Cumulative Loan Recovered	1,08,79,99,24,868	1,26,77,16,10,574	1,54,49,08,69,862	1,94,84,75,79,099	2,38,13,93,99,405
Loan Portfolio	10,77,09,66,305	15,61,04,25,911	23,17,20,12,659	27,38,31,96,252	28,83,79,89,947
Loan Portfolio Growth	11.34%	44.93%	48.44%	18.17%	5.31%
<b>D Assets &amp; Liabilities</b>					
Total Assets	13,31,54,71,089	20,74,47,24,331	27,44,10,71,228	32,42,88,59,898	36,22,63,93,670
Total Liabilities	10,56,88,99,256	17,57,42,00,904	23,85,61,11,087	27,75,14,86,259	31,56,93,70,259
Total Equity	2,74,65,71,833	3,17,05,23,427	3,58,49,60,141	4,67,73,73,639	4,65,70,23,411
Liquidity	20.63%	15.28%	13.06%	14.42%	12.86%
<b>E Sustainability/ Profitability</b>					
Return on Equity (ROE)	16.95%	6.85%	10.86%	27.30%	1.32%
Return on Assets	3.36%	1.19%	1.52%	3.77%	0.18%
Financial Self - Sufficiency	105%	104%	108%	118%	100%
Operating Self-Sufficiency	123.00%	108%	110%	123%	101%
Operating Cost Ratio	10.70%	11.49%	11.10%	10.75%	11.77%
<b>F Portfolio Quality</b>					
On Time Recovery Rate (OTR)	98.13%	96.00%	97.00%	96.78%	96.70%
Portfolio at Risk	5.52%	3.37%	3.72%	6.59%	6.60%
<b>G Assets/ Liability Management</b>					
Yield on Gross Portfolio	22.68%	18.59%	19.39%	22.53%	21.56%
Current Ratio	1.86 :1	1.65:1	1.65:1	2.13:1	2:1
Annual Growth to Total Assets	14.09%	55.79%	32.28%	18.18%	11.71%
<b>H Leverage</b>					
Debt to Equity	3.43:1	5.21:1	6.25:1	5.44:1	5.96:1
Debt Service Coverage Ratio	1.15:1	1.03:1	1.02:1	1.05 :1	1:1
Equity as Percent of Total Assets	20.63%	15.28%	13.06%	14.42%	12.86%
<b>I Efficiency/Productivity</b>					
Credit Officer (CO) Productivity	381	301	389	418	331
Credit Officer (CO) Borrowers	253	227	250	232	231
Credit Officer (CO) (Loan BDT)	80,92,386	76,74,742	94,54,106	94,29,475	96,25,497
Credit Officer (CO) (Savings BDT)	44,01,445	37,24,027	46,34,639	41,11,408	47,56,255
Loan Disbursed Per Credit Officer (CO)	1,09,56,786	1,12,14,919	1,43,94,470	1,53,47,071	1,49,35,452
Average Disbursement Loan Size (BDT)	54,637	56,657	67,115	75,930	80,747
Average Outstanding Loan Size (BDT)	32,043	33,756	37,835	40,652	41,653
Cost of per Loan Made (BDT)	5,228	6,300	6,939	8,317	11,708
Income of per Loan Made (BDT)	6,577	6,810	7,641	10,258	11,820
Cost of per Money Lent Tk.1.00 (BDT)	0.08	0.06	0.06	0.06	0.06

## Statement of Value Added

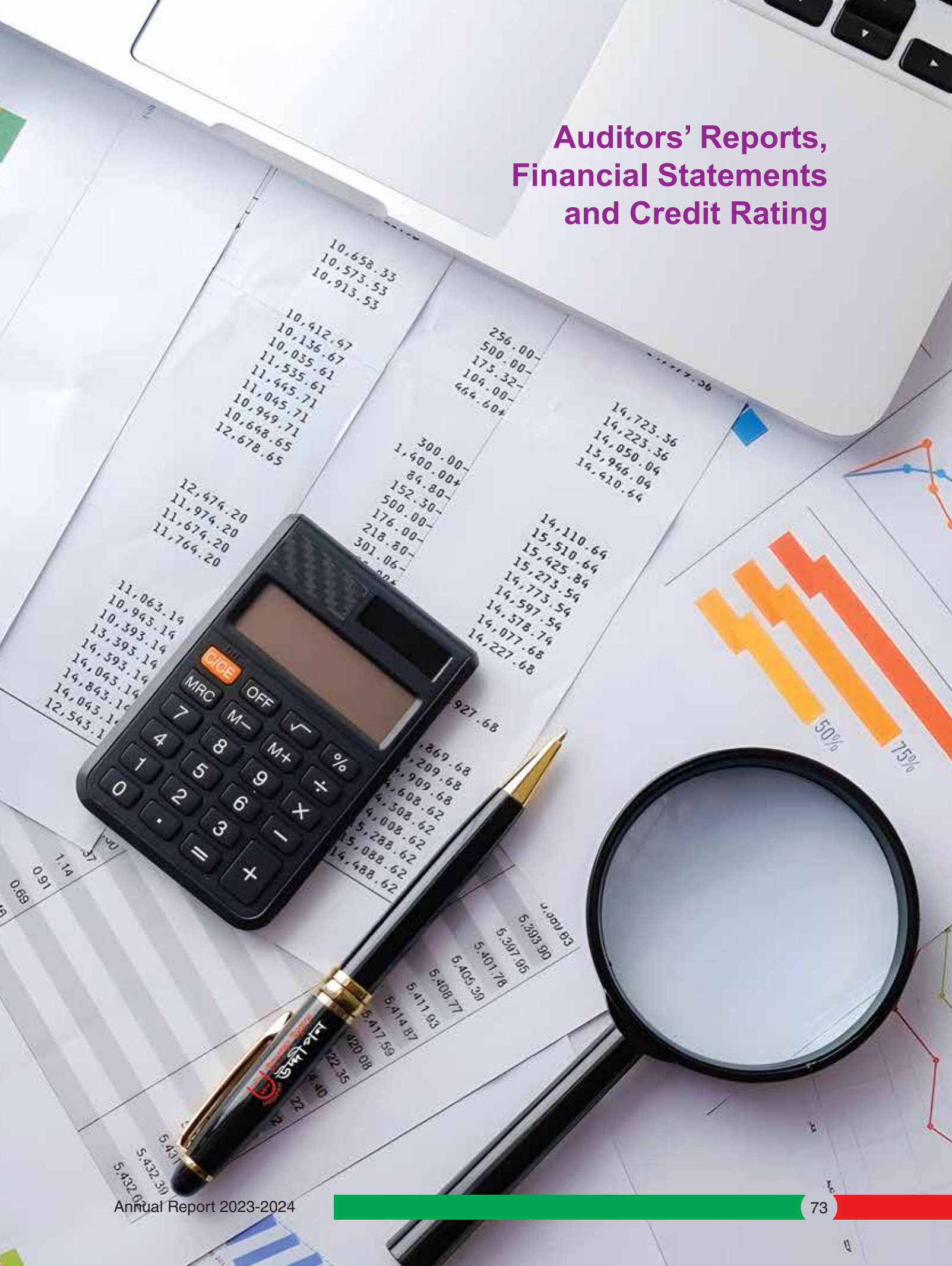
for thr year ended 30th June 2024

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, Government etc.)

Particulars	Amounts in Taka	
	2023-2024	2022-2023
Income from Social and Microfinance service		
Service Charge	6,06,01,65,459	5,69,48,52,800
Bank Interest	1,53,07,309	79,49,704
Interest on Term Deposit	17,67,94,005	11,42,03,550
Grants & Donations	7,43,81,457	3,93,50,302
Other Income	4,73,47,590	4,99,24,826
Revenue (Subsidiaries )	7,64,77,078	29,37,115
Income from Risk Coverage Fund	9,95,10,817	5,23,58,183
	<b>6,54,99,83,715</b>	<b>5,96,15,76,480</b>
<b>Less: Cost of Services</b>		
Financial Expesnse (Including Interest on Client's Deposits)	2,28,29,09,740	1,80,38,88,416
Operating Expenses (Excluding Salary & benefits, GOB Tax & VAT, Reserve & Depreciation)	58,87,35,517	40,85,94,242
Provisions for Loans and Services	89,57,54,888	31,29,47,771
<b>Valu Added</b>	<b>2,78,25,83,569</b>	<b>3,43,61,46,051</b>
<b>Distribution of Value Addition</b>		
To Employees as Salaries and Benefits	2,47,25,14,875	2,08,31,45,213
To Government as Tax & VAT	12,83,31,107	6,95,76,390
To expansion and growth		
Retained Surplus	6,16,72,497	1,12,78,66,193
Statutory Reserve	4,80,70,666	9,91,20,578
Depreciation	7,19,94,425	5,64,37,677
	<b>2,78,25,83,569</b>	<b>3,43,61,46,051</b>
<b>Distribution of Value Addition</b>	<b>2023-2024</b>	<b>2022-2023</b>
To Employees as Salaries and Benefits	88.86%	60.62%
To Government as as Tax	4.61%	2.02%
To expansion and growth	6.53%	37.35%



# Auditors' Reports, Financial Statements and Credit Rating



**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 2024, 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 give a true and fair view of the financial position of the Organization as at 30 June 2024, 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 through our report is not qualified in those regard.

- i. **Reference to Note # 08, 17 & 28** to the financial statements, UDDIPAN has rescheduled the classified loans to clients amounting to BDT 1,235,104,850 without obtaining approval from MRA. The UDDIPAN has kept provision against loans with considering the rescheduled loans.
- 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 an amount of **BDT 1,135,558,834** 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 a subsidiary of UDDIPAN name "UDDIPAN Agro Limited" have been consolidated into the financial statements of UDDIPAN during the year. UDDIPAN has invested an amount of BDT 69,011,648 to this subsidiary company.

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- iv. As disclosed in note # 7.02 & 24 to the financial statements, UDDIPAN has purchased land & floating assets without approval of MRA in the name of "Reptile firm" by an amount of **BDT 417,813,051** which shown as land & floating assets under the "investment".
- v. As disclosed in note # 23.01 to the financial statements, UDDIPAN has recognized as income of BDT 99,510,817 from Risk coverage fund. The basis of recognition of the income from risk coverage fund has been described to that.

### **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 concluded 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.

#### Report on other Legal and Regulatory Requirements

In accordance with the Rules and Regulation issued by Micro Credit Regulatory Authority (MRA), we also report the following:

- a) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- b) in our opinion, proper books of accounts as required by law and MRA Act & Rules have been kept by the Organization so far as it appeared from our examination of those books; and
- c) the statement of financial position and statement of profit or loss and other comprehensive income dealt with by the report are in agreement with the books of account.

Signed for & On behalf of  
MABS & J Partners  
Chartered Accountants



J C Biswas FCA  
Partner

ICAB Enrollment No: 0199  
DVC: 2504070199AS135508

Place: Dhaka, Bangladesh  
Dated 07 APR 2025



United Development Initiatives for Programmed Actions (UDDIPAN)  
Consolidated Statement of Financial Position  
As at 30 June 2024

Particulars	Notes	Amounts in Taka	
		30 June 2024	30 June 2023
<b>Assets:</b>			
<b>Non-Current Assets:</b>			
Property, Plant and Equipment	6.00	888,505,849	838,896,735
Investment	7.00	549,300,492	131,487,441
Loan to Clients	8.00	2,641,414,054	1,202,119,403
Others Loan	9.00	167,211,038	97,911,449
Preliminary Expenses		22,230	44,460
<b>Total Non-Current Assets</b>		<b>4,246,453,663</b>	<b>2,270,459,487</b>
<b>Current Assets:</b>			
Loan to Clients	8.00	26,196,575,893	26,181,076,849
Others Loan	9.00	65,278,347	93,762,357
Term Deposit	10.00	2,654,839,686	2,220,215,233
Stocks	11.00	44,042,883	8,102,968
Accounts Receivable	12.00	105,391,664	172,727,925
Deposits and Prepayments	13.00	1,520,005,005	934,678,535
Cash and Cash Equivalents	14.00	1,393,806,529	547,836,543
<b>Total Currents Assets</b>		<b>31,979,940,007</b>	<b>30,158,400,411</b>
<b>Total Assets</b>		<b>36,226,393,670</b>	<b>32,428,859,898</b>
<b>Capital and Liabilities:</b>			
<b>Capital:</b>			
Cumulative Surplus	15.00	3,890,129,252	3,965,617,214
Non-controlling Interest		1,001,248	51
Reserve Fund	16.00	504,096,299	456,025,633
Loan Loss Reserve Fund (LLRF)-MFP	17.00	261,796,613	255,730,741
<b>Total Capital Fund</b>		<b>4,657,023,411</b>	<b>4,677,373,639</b>
<b>Non-Current Liabilities:</b>			
Term Loan	19.00	4,627,387,301	4,140,573,958
Client's Deposit	20.00	8,549,843,360	9,388,598,436
Staff Security Deposit	21.00	3,112,457	3,117,457
Staff Welfare Fund	22.00	47,208,423	39,823,360
<b>Total Non-Current Liabilities</b>		<b>13,227,551,541</b>	<b>13,572,113,211</b>
<b>Current Liabilities:</b>			
Loan Loss Reserve Fund (LLRF) -MFP	17.00	1,422,766,789	595,354,267
Provision against Investment and Deposits & Prepayments	18.00	131,677,965	125,745,069
Term Loan	19.00	8,947,151,482	9,367,832,619
Client's Deposit	20.00	5,699,895,576	2,550,931,691
Risk Coverage Fund	23.00	299,305,952	289,081,944
Accounts Payable	24.00	555,709,724	115,501,013
Provisions for Expenses & Tax	25.00	831,224,084	657,588,865
Other Liabilities	26.00	454,087,144	477,337,581
<b>Total Current Liabilities</b>		<b>18,341,818,718</b>	<b>14,179,373,049</b>
<b>Total Capital and Liabilities</b>		<b>36,226,393,670</b>	<b>32,428,859,898</b>

The accompanying notes form an integral part of these financial statements and are to be read in conjunction therewith.

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



Administrator



Executive Director & CEO (Acting)



Place : Dhaka, Bangladesh  
Dated: 07 April 2026

Signed for & On behalf of  
**MABS & J Partners**  
Chartered Accountants



Assistant Director (F & A)



**J C Biswas FCA**  
Partner  
ICAB Enrollment No: 1244  
DVC No: 2504070199AS135508

United Development Initiatives for Programmed Actions (UDDIPAN)  
Consolidated Statement of Profit or Loss and Other Comprehensive Income  
for the year ended 30 June 2024

Particulars	Notes	Amounts in Taka	
		2023-2024	2022-2023
<b>Income:</b>			
Service Charges		6,060,165,459	5,694,852,800
Bank Interest		15,307,309	7,949,704
Interest on Term Deposit		176,794,005	114,203,550
Grants and Donations	5.05	74,381,457	39,350,302
Other Income	27.00	47,347,590	49,924,826
Revenue (Subsidiaries )		76,477,078	2,937,115
Income from Risk Coverage Fund	23.01	99,510,817	52,358,183
<b>Total Income</b>		<b>6,549,983,715</b>	<b>5,961,576,480</b>
<b>Expenditure:</b>			
<b>Financial Expenses:</b>			
Interest on Term Loan		1,497,760,552	816,675,223
Interest on Clients' Deposit		747,490,229	917,686,504
Bank Charges and Commission		37,658,959	69,526,690
<b>Total Financial Expenses</b>		<b>2,282,909,740</b>	<b>1,803,888,416</b>
<b>Operating Expenses:</b>			
Salary & Allowances		2,472,514,875	2,083,145,213
Office Rent		131,871,766	130,675,492
Printing, Stationeries & Supplies		29,563,104	27,052,708
Travelling & Transportation		130,773,753	105,181,056
Utilities		75,187,529	51,517,020
Postage & Telegram		1,338,774	1,346,247
Repair & Maintenance		62,789,842	106,072,237
Entertainment		14,251,845	13,017,720
Training & Development Expenses		197,542,033	85,578,603
Training Material Expenses		23,526	24,229
General Expenses		13,385,399	10,068,860
Recruitment Expenses		638,655	62,731
Legal Expenses		28,769,860	15,966,541
Audit Fees		1,705,600	915,000
Board Member Honorarium		7,572,947	5,452,599
Professional Fees		5,550,280	1,172,727
Membership Fees		9,659,041	8,782,725
Promotional Activities		6,679,274	9,709,706
Staff Materials		2,163,079	1,850,156
Material Support to Beneficiary		181,863	645,312
Program Materials Expenses		7,720,326	1,808,407
Loss on Sale of Inventory		-	391,134
Cost of goods sold (Subsidiaries)		37,768,793	-
Depreciation	6.00	71,994,425	56,437,677
<b>Total Operating Expenses:</b>		<b>3,309,646,590</b>	<b>2,716,874,100</b>
Provision for LLP, Income Tax & Investment and Deposits & Prepayments	28.00	895,754,888	312,947,771
<b>Total Expenditures</b>		<b>6,488,311,218</b>	<b>4,833,710,287</b>
<b>Excess/(Shortage) of Income over Expenditure</b>		<b>61,672,497</b>	<b>1,127,866,193</b>

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



Administrator

  
Executive Director & CEO (Acting)

  
Assistant Director (F & A)

Signed for & On behalf of  
**MABS & J Partners**  
Chartered Accountants



**J C Biswas FCA**  
Partner  
ICAB Enrollment No: 1244  
DVC No: 2504070199AS135508



Place : Dhaka, Bangladesh  
Dated: 07 April 2026

United Development Initiatives for Programmed Actions (UDDIPAN)  
Consolidated Statement of Changes in Equity  
For the year ended June 30, 2024

Particulars controlling interest	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
<b>Sub-Total</b>	<b>3,938,199,918</b>	<b>1,001,248</b>	<b>504,096,299</b>	<b>261,796,613</b>	<b>4,705,094,077</b>
Less: Transfer to Reserve Fund	48,070,665.60	-	-	-	48,070,667
<b>Balance as on 30.06.2024</b>	<b>3,890,129,252</b>	<b>1,001,248</b>	<b>504,096,299</b>	<b>261,796,613</b>	<b>4,657,023,411</b>

Consolidated Statement of Changes in Equity  
For the year ended 30 June 2023

Particulars controlling interest	Surplus	Non-Controlling Interest	Reserve Fund	Loan Loss Provision Fund (LLPF)	Total
Balance as on 01.07.2022	3,004,637,822	28	356,905,055	223,417,236	3,584,960,141
Add: Excess of Income over Expenditure	1,127,866,170	23	-	-	1,127,866,193
Add: Prior year adjustment	(67,766,200)	-	-	-	(67,766,200)
Add: Transfer from surplus	-	-	99,120,578	-	99,120,578
Add: Transfer from Risk coverage fund	-	-	-	-	-
Add: Provision during the year	-	-	-	32,313,505	32,313,505
Add: Motor Cycle Replacement Fund	-	-	-	-	-
<b>Sub-Total</b>	<b>4,064,737,792</b>	<b>51</b>	<b>456,025,633</b>	<b>255,730,741</b>	<b>4,776,494,217</b>
Less: Transfer to Reserve Fund	99,120,578	-	-	-	99,120,578
<b>Balance as on 30.06.2023</b>	<b>3,965,617,214</b>	<b>51</b>	<b>456,025,633</b>	<b>255,730,741</b>	<b>4,677,373,639</b>

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

This is the Consolidated Statement of Statement of Changes in Equity referred to in our separate report of even date.

Place : Dhaka, Bangladesh  
Dated: 07 APR 2025

  
Administrator

  
Executive Director & CEO (Acting)



  
Assistant Director (F & A)

United Development Initiatives for Programmed Actions (UDDIPAN)  
**Consolidated Statement of Cash flows**  
for the year ended 30 June 2024

Particulars	Notes	Amounts in Taka	
		2023-2024	2022-2023
<b>A. Cash flowss from operating activities</b>			
Surplus for the year		61,672,496	1,127,866,193
Prior year adjustment		(89,088,596)	(67,766,200)
Depreciation		71,994,425	56,437,677
Non cash transaction		(4,057,378)	(128,849)
Loan Loss Reserve Fund (LLRF) - MFP		833,478,394	270,282,360
Preliminary Expenses		22,230	22,230
Provision against Investment and Deposits & Prepayments		5,932,896	731,839
<b>Sub-total</b>		<b>879,954,468</b>	<b>1,387,445,250</b>
Loan Disbursed to Clients		(44,746,614,000)	(44,567,892,830)
Loan realized from clients		43,291,820,305	40,356,709,237
Inventories		(35,939,915)	2,918,287
Increase other loans		(40,815,579)	(8,125,248)
Increase accounts receivable		67,336,261	17,586,499
Deposits & Prepayments		(585,326,470)	(534,742,812)
Accounts payable		440,208,711	(92,497,517)
Provisions for expenses		173,635,219	609,569,516
Other liabilities		(23,250,438)	44,418,322
<b>Sub-total</b>		<b>(1,458,945,906)</b>	<b>(4,172,056,546)</b>
<b>Net cash used in operating activities</b>		<b>(578,991,437)</b>	<b>(2,784,611,296)</b>
<b>B. Cash flows from investing activities</b>			
Property, Plant and Equipment		(117,546,162)	(259,217,141)
Investment		(417,813,051)	-
Non-controlling interest (Subsidiaries)		1,000,000	-
New Term Deposit		(736,473,711)	(2,858,043,602)
Term Deposit Encashment		301,849,258	2,994,773,949
<b>Net cash used in investing activities</b>		<b>(968,983,665)</b>	<b>(122,486,794)</b>
<b>C. Cash flows from financing activities</b>			
Term loan receipts		15,953,437,622	22,631,042,932
Term loan refunds		(15,887,010,664)	(20,184,737,900)
Client's deposit receipt		9,315,298,467	11,088,382,761
Client's deposit refund		(7,368,266,762)	(10,836,083,749)
Interest on clients' deposit		363,177,105	327,731,776
Staff security deposit refunds		(5,000)	(90,000)
Staff welfare fund receipts		10,114,311	4,430,325
Staff welfare fund refunds		(2,729,248)	(84,946)
Risk Coverage fund receipts		314,542,604	308,728,074
Risk Coverage fund payments		(304,318,596)	(244,179,868)
Other loans		(294,751)	44,751
Inter projects loan received		3,716,465,423	903,958,923
Inter projects loan refund		(3,716,465,423)	(903,958,923)
<b>Net cash provided from financing activities</b>		<b>2,393,945,088</b>	<b>3,095,184,157</b>
<b>Net increase in cash and cash equivalents (A+B+C) "</b>		<b>845,969,986</b>	<b>188,086,067</b>
<b>Cash and cash equivalents at beginning of the year "</b>		<b>547,836,543</b>	<b>359,750,476</b>
<b>Cash and cash equivalents at end of the year (D+E)</b>		<b>1,393,806,529</b>	<b>547,836,543</b>

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



Administrator



Executive Director & CEO (Acting)



Assistant Director (F & A)

Place : Dhaka, Bangladesh  
Dated: 07 April 2026



## Segment Reporting Statement of Financial Position

As at 30 June, 2024

Amounts in Taka

Particulars	Notes	UDDIPAN		Subsidiaries (UREL)		Subsidiaries (Agro)		Consolidated	
		30 June 2024	30 June 2023	30 June 2024	30 June 2023	30 June 2024	30 June 2023	30 June 2024	30 June 2023
<b>Assets:</b>									
<b>Non-Current Assets:</b>									
Property, Plant and Equipment	6.00	883,852,390	838,828,575	2,205,354	68,160	2,448,106	-	888,505,849	838,896,735
Investment	7.00	559,300,392	132,487,341	(999,900)	(999,900)	(9,000,000)	-	549,300,492	131,487,441
Loan to Clients	8.00	2,641,414,054	1,202,119,403	-	-	-	-	2,641,414,054	1,202,119,403
Others Loan	9.00	167,211,038	97,911,449	22,230	44,460	-	-	167,211,038	97,911,449
Preliminary Expenses		-	-	1,227,684	(887,280)	(6,551,895)	-	22,230	44,460
<b>Total Non-Current Assets</b>		<b>4,251,777,874</b>	<b>2,271,346,767</b>	<b>1,227,684</b>	<b>(887,280)</b>	<b>(6,551,895)</b>	<b>-</b>	<b>4,246,453,663</b>	<b>2,270,459,487</b>
<b>Current Assets:</b>									
Loan to Clients	8.00	26,196,575,893	26,181,076,849	-	-	-	-	26,196,575,893	26,181,076,849
Others Loan	9.00	65,278,347	93,762,357	-	-	-	-	65,278,347	93,762,357
Term Deposit	10.00	2,652,839,686	2,220,215,233	2,000,000	-	-	-	2,654,839,686	2,220,215,233
Stocks	11.00	7,004,899	8,102,968	-	-	370,379,84	-	44,042,883	8,102,968
Accounts Receivable	12.00	100,452,089	167,626,565	4,939,575	5,101,360	-	-	105,391,664	172,727,925
Deposits and Prepayments	13.00	839,227,206	348,451,293	678,840,672	586,227,242	1,937,127	-	1,520,005,005	934,678,535
Deposits and Prepayments (UREL & Agro)	13.00	731,758,372	592,408,509	(671,746,724)	(592,408,509)	(60,011,648)	-	-	-
Cash and Cash Equivalents	14.00	1,361,752,283	543,621,086	3,236,564	4,215,457	28,817,682	-	1,393,806,529	547,836,543
<b>Total Currents Assets</b>		<b>31,954,888,775</b>	<b>30,155,264,861</b>	<b>17,270,087</b>	<b>3,135,550</b>	<b>7,781,145</b>	<b>-</b>	<b>31,979,940,007</b>	<b>30,158,400,411</b>
<b>Total Assets</b>		<b>36,206,666,649</b>	<b>32,426,611,628</b>	<b>18,497,771</b>	<b>2,248,270</b>	<b>1,229,250</b>	<b>-</b>	<b>36,226,393,670</b>	<b>32,428,859,898</b>
<b>Capital and Liabilities:</b>									
<b>Capital:</b>									
Cumulative Surplus	15.00	3,878,653,357	3,966,108,170	11,475,895	(490,956)	-	-	3,890,129,252	3,965,617,214
Non-controlling interest		-	-	1,248	51	1,000,000	-	1,001,248	51
Reserve Fund	16.00	504,096,299	456,025,633	-	-	-	-	504,096,299	456,025,633
Loan Loss Reserve Fund (LLRF)-MFP	17.00	261,796,613	255,730,741	-	-	-	-	261,796,613	255,730,741
<b>Total Capital Fund</b>		<b>4,644,546,268</b>	<b>4,677,864,544</b>	<b>11,477,143</b>	<b>(490,905)</b>	<b>1,000,000</b>	<b>-</b>	<b>4,657,023,411</b>	<b>4,677,373,639</b>
<b>Non-Current Liabilities:</b>									
Term Loan	19.00	4,627,387,301	4,140,573,958	-	-	-	-	4,627,387,301	4,140,573,958
Client's Deposit	20.00	8,549,843,360	9,388,598,436	-	-	-	-	8,549,843,360	9,388,598,436
Staff Security Deposit	21.00	3,112,457	3,117,457	-	-	-	-	3,112,457	3,117,457
Staff Welfare Fund	22.00	47,208,423	39,823,360	-	-	-	-	47,208,423	39,823,360
<b>Total Non-Current Liabilities</b>		<b>13,227,551,541</b>	<b>13,572,113,211</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>13,227,551,541</b>	<b>13,572,113,211</b>
<b>Current Liabilities:</b>									
Loan Loss Reserve Fund (LLRF) -MFP	17.00	1,422,766,789	595,354,267	-	-	-	-	1,422,766,789	595,354,267
Provision against Investment and Deposits & Prepayments	18.00	131,677,965	125,745,069	-	-	-	-	131,677,965	125,745,069
Term Loan	19.00	8,947,151,482	9,367,537,868	-	294,751	-	-	8,947,151,482	9,367,832,619
Client's Deposit	20.00	5,699,895,576	2,550,931,691	-	-	-	-	5,699,895,576	2,550,931,691
Risk Coverage Fund	23.00	299,305,952	289,081,944	-	-	-	-	299,305,952	289,081,944
Accounts payable	24.00	553,306,074	113,856,868	2,174,400	1,644,145	229,250	-	555,709,724	115,501,013
Provisions for Expenses & Tax	25.00	826,494,107	656,944,836	4,729,977	644,029	-	-	831,224,084	657,588,865
Other Liabilities	26.00	453,970,893	477,181,331	116,251	156,251	-	-	454,087,144	477,337,581
<b>Total Current Liabilities</b>		<b>18,334,568,840</b>	<b>14,176,633,874</b>	<b>7,020,628</b>	<b>2,739,175</b>	<b>229,250</b>	<b>-</b>	<b>18,341,818,178</b>	<b>14,179,373,049</b>
<b>Total Capital and Liabilities</b>		<b>36,206,666,649</b>	<b>32,426,611,628</b>	<b>18,497,771</b>	<b>2,248,270</b>	<b>1,229,250</b>	<b>-</b>	<b>36,226,393,670</b>	<b>32,428,859,898</b>

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

*[Signature]*  
Administrator

*[Signature]*  
Executive Director & CEO (Acting)

*[Signature]*  
Assistant Director (F & A)

Place : Dhaka, Bangladesh  
Dated: 07 APR 2025



## Segment Reporting

### Statement of Profit or Loss and Other Comprehensive Income

For the year ended 30 June 2024

Amounts in Taka

Particulars	Notes	UDDIPAN		Subsidiaries		Subsidiaries (Agro)		Consolidated	
		2023-2024	2022-2023	2023-2024	2022-2023	2023-2024	2022-2023	2023-2024	2022-2023
<b>Income:</b>									
Service Charge		6,060,165,459	5,694,852,800	-	-	-	-	6,060,165,459	5,694,852,800
Bank Interest		14,719,721	7,799,984	463,832	149,720	-	-	15,307,309	7,949,704
Interest on Term Deposit		176,794,005	114,203,550	-	-	129,756	-	176,794,005	114,203,550
Grants and Donations	5.05	74,381,457	39,350,302	-	-	-	-	74,381,457	39,350,302
Other Income	27.00	47,347,590	49,924,826	-	-	-	-	47,347,590	49,924,826
Revenue (Subsidiaries)		-	-	29,003,760	2,937,115	47,473,318	-	76,477,078	2,937,115
Income from Risk Coverage Fund		99,510,817	52,358,183	-	-	-	-	99,510,817	52,358,183
<b>Total Income</b>	23.01	<b>6,472,919,049</b>	<b>5,956,489,645</b>	<b>29,467,592</b>	<b>3,086,835</b>	<b>47,597,074</b>	-	<b>6,549,983,715</b>	<b>5,961,576,480</b>
<b>Expenditure:</b>									
<b>Financial Expenses:</b>									
Interest on Term Loan		1,497,760,552	816,675,223	-	-	-	-	1,497,760,552	816,675,223
Interest on Clients' Deposit		747,490,229	917,686,504	-	-	-	-	747,490,229	917,686,504
Bank Charges and Commission		37,626,330	69,447,235	14,636	79,455	17,993	-	37,658,959	69,526,690
<b>Total Financial Expenses</b>		<b>2,282,877,111</b>	<b>1,803,808,961</b>	<b>14,636</b>	<b>79,455</b>	<b>17,993</b>	-	<b>2,282,908,740</b>	<b>1,803,888,416</b>
<b>Operating Expenses:</b>									
Salary & Allowances		2,469,991,678	2,082,960,213	603,531	185,000	1,919,666	-	2,472,514,875	2,083,145,213
Office Rent		130,587,891	130,495,492	733,875	180,000	550,000	-	131,871,766	130,675,492
Printing, Stationeries & Supplies		29,403,867	27,005,333	109,295	47,375	49,942	-	29,563,104	27,052,708
Travelling & Transportation		127,058,943	105,181,056	2,620,534	1,094,276	1,094,276	-	130,773,753	105,181,056
Utilities		74,739,188	51,504,040	113,670	12,980	334,671	-	75,187,529	51,517,020
Postage & Telegram		1,318,675	1,344,247	-	2,000	20,099	-	1,338,774	1,346,247
Repair & Maintenance		62,259,213	105,969,587	165,542	102,650	365,087	-	62,789,842	106,072,237
Entertainment		14,150,643	13,006,570	73,183	11,150	28,019	-	14,251,845	13,017,720
Training & Development Expenses		197,542,033	85,578,603	-	-	-	-	197,542,033	85,578,603
Training Material Expenses		23,526	24,229	-	-	23,526	-	24,229	-
General Expenses		11,527,067	9,701,210	1,761,908	367,650	96,424	-	13,385,399	10,068,860
Recruitment Expenses		638,655	62,731	-	-	-	-	638,655	62,731
Legal Expenses		28,769,860	15,966,541	-	-	-	-	28,769,860	15,966,541
Audit Fees		1,590,600	800,000	-	-	-	-	1,705,600	915,000
Board Member Honorarium		3,042,947	4,878,599	115,000	115,000	-	-	7,572,947	5,452,599
Professional Fees		3,564,450	92,727	4,530,000	574,000	-	-	5,550,280	1,172,727
Membership Fees		6,102,274	8,782,725	1,985,830	1,080,000	-	-	6,679,274	9,709,706
Promotional Activities		2,163,079	1,850,156	-	-	57,000	-	2,163,079	1,850,156
Staff Materials		181,863	645,312	-	-	577,000	-	181,863	645,312
Material Support to Beneficiary		3,165,348	1,808,407	-	-	4,554,978	-	7,720,326	1,808,407
Program Materials Expenses		-	-	-	-	-	-	-	-
Loss on Sale of Assets		-	-	-	-	-	-	-	-
Loss on Sale of Inventory		-	391,134	-	-	-	-	-	391,134
Claim Settlement		-	-	-	-	-	-	-	-
Cost of goods sold (Subsidiaries)		-	-	-	-	-	-	-	-
Depreciation	6.00	71,698,363	56,429,157	132,936	8,520	37,768,793	-	71,994,425	56,437,677
<b>Total Operating Expenses:</b>		<b>3,249,122,205</b>	<b>2,714,187,775</b>	<b>12,945,304</b>	<b>2,686,325</b>	<b>47,579,081</b>	-	<b>3,309,646,590</b>	<b>2,716,874,100</b>
Provision for LLP, Income Tax & Investment and Deposits & Prepayments	28.00	891,215,284	312,859,481	4,539,604	88,290	-	-	895,754,888	312,947,771
<b>Total Expenditures</b>		<b>6,423,214,600</b>	<b>4,850,856,217</b>	<b>17,489,544</b>	<b>2,854,070</b>	<b>47,597,074</b>	-	<b>6,486,311,218</b>	<b>4,853,710,287</b>
<b>Excess/(Shortage) of Income over Expenditure</b>		<b>49,704,449</b>	<b>1,127,633,428</b>	<b>11,968,048</b>	<b>232,765</b>	<b>-</b>	<b>-</b>	<b>61,672,497</b>	<b>1,127,866,193</b>

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



Note:			
<b>UREL</b>			
During the year profit/Loss attributable to :	Owners of the entity (UDDIPAN) for 9999 share	11,966,851	232,742
	Non-controlling interest for 1 share	1,197	23
		<b>11,968,048</b>	<b>232,765</b>
Cumulative profit/Loss attributable to :	Owners of the entity (UDDIPAN) for 9999 share	11,475,895	(490,956)
	Non-controlling interest for 1 share	1,148	(49)
		<b>11,477,043</b>	<b>(491,005)</b>
Now Share Value of Non-controlling interest ( Per share 100 taka )		1,248	51
<b>Agro</b>			
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

  
Administrator



Executive Director & CEO (Acting)



Assistant Director (F & A)



Place : Dhaka, Bangladesh  
Dated: 07 APR 2025

## Segment Reporting Statement of Cash flows

For the year ended 30 June 2024

Amounts in Taka

Particulars	Notes	UDDIPAN		Subsidiaries		Subsidiaries (Agro)		Consolidated	
		2023-2024	2022-2023	2023-2024	2022-2023	2023-2024	2022-2023	2023-2024	2022-2023
<b>A. Cash flows from operating activities</b>									
Surplus for the year		49,704,448	1,127,633,428	11,988,048	232,765	-	-	61,672,496	1,127,866,193
Prior year adjustment		(89,088,596)	(67,766,200)	-	-	-	-	(89,088,596)	(67,766,200)
Depreciation		71,698,363	56,429,157	132,936	8,520	163,126	-	71,994,425	56,437,677
Non cash transaction		(4,057,378)	(128,849)	-	-	-	-	(4,057,378)	(128,849)
Loan Loss Reserve Fund (LLRF) - MFP		833,478,394	270,282,360	-	-	-	-	833,478,394	270,282,360
Preliminary Expenses		-	-	22,230	22,230	-	-	22,230	22,230
Provision against Investment and Deposits & Prepayments		5,932,896	731,839	-	-	-	-	5,932,896	731,839
<b>Sub-total</b>		<b>867,668,128</b>	<b>1,387,181,735</b>	<b>12,123,214</b>	<b>263,515</b>	<b>163,126</b>	<b>-</b>	<b>879,954,468</b>	<b>1,387,445,250</b>
Loan Disbursed to Clients		(44,746,614,000)	(44,567,892,830)	-	-	-	-	(44,746,614,000)	(44,567,892,830)
Loan realized from clients		43,291,820,305	40,356,709,237	-	-	-	-	43,291,820,305	40,356,709,237
Inventories		1,098,069	2,918,287	-	-	(37,037,984)	-	(35,939,915)	2,918,287
Increase other loans		(40,815,579)	(8,125,248)	-	-	-	-	(40,815,579)	(8,125,248)
Increase accounts receivable		67,174,476	14,736,206	161,785	2,850,293	-	-	67,336,261	17,586,499
Deposits & Prepayments		(630,125,776)	(530,787,788)	(13,275,215)	(3,955,024)	58,074,521	-	(585,326,470)	(534,742,812)
Accounts payable		439,449,206	(92,497,517)	530,255	-	229,250	-	440,208,711	(92,497,517)
Provisions for expenses		169,549,271	609,526,143	4,085,948	43,373	-	-	173,635,219	609,569,516
Other liabilities		(23,210,438)	44,377,072	(40,000)	41,251	-	-	(23,250,438)	44,418,322
<b>Sub-total</b>		<b>(1,471,674,466)</b>	<b>(4,171,036,439)</b>	<b>(8,537,227)</b>	<b>(1,020,108)</b>	<b>21,265,787</b>	<b>-</b>	<b>(1,458,945,906)</b>	<b>(4,172,056,546)</b>
<b>B. Net cash used in operating activities</b>									
Cash flows from investing activities									
Property, Plant and Equipment Investment		(604,006,338)	(2,783,854,704)	3,585,988	(756,593)	21,428,913	-	(578,991,437)	(2,784,611,296)
Non-controlling interest (Subsidiaries)		(112,664,800)	(259,217,141)	(2,270,130)	-	(2,611,232)	-	(117,546,162)	(259,217,141)
New Term Deposit		(426,813,051)	-	-	-	9,000,000	-	(417,813,051)	-
Term Deposit Encashment		(734,473,711)	(2,858,043,602)	(2,000,000)	-	1,000,000	-	(736,473,711)	(2,858,043,602)
<b>Net cash used in investing activities</b>		<b>(972,102,304)</b>	<b>(122,486,794)</b>	<b>(4,270,130)</b>	<b>-</b>	<b>7,388,769</b>	<b>-</b>	<b>(968,983,665)</b>	<b>(122,486,794)</b>



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

Amounts in Taka

Particulars	Notes	UDDIPAN				Subsidiaries		Subsidiaries (Agro)		Consolidated	
		2023-2024		2022-2023		2023-2024	2022-2023	2023-2024	2022-2023	2023-2024	2022-2023
<b>C. Cash flows from financing activities</b>											
Term loan receipts		15,953,437,622	22,631,042,932	-	-	-	-	-	-	15,953,437,622	22,631,042,932
Term loan refunds		(15,887,010,664)	(20,184,737,900)	-	-	-	-	-	-	(15,887,010,664)	(20,184,737,900)
Client's deposit receipt		9,315,298,467	11,088,382,761	-	-	-	-	-	-	9,315,298,467	11,088,382,761
Client's deposit refund		(7,368,266,762)	(10,836,083,749)	-	-	-	-	-	-	(7,368,266,762)	(10,836,083,749)
Interest on clients' deposit		363,177,105	327,731,776	-	-	-	-	-	-	363,177,105	327,731,776
Motor cycle replacement fund receipts		-	-	-	-	-	-	-	-	-	-
Staff security deposit receipts		-	-	-	-	-	-	-	-	-	-
Staff security deposit refunds		(5,000)	(90,000)	-	-	-	-	-	-	(5,000)	(90,000)
Staff welfare fund receipts		10,114,311	4,430,325	-	-	-	-	-	-	10,114,311	4,430,325
Staff welfare fund refunds		(2,729,248)	(84,946)	-	-	-	-	-	-	(2,729,248)	(84,946)
Risk Coverage fund receipts		314,542,604	308,728,074	-	-	-	-	-	-	314,542,604	308,728,074
Risk Coverage fund payments		(304,318,596)	(244,179,868)	-	-	-	-	-	-	(304,318,596)	(244,179,868)
Other loans		-	-	(294,751)	44,751	-	-	-	-	(294,751)	44,751
Inter projects loan received		3,716,465,423	903,958,923	-	-	-	-	-	-	3,716,465,423	903,958,923
Inter projects loan refund		(3,716,465,423)	(903,958,923)	-	-	-	-	-	-	(3,716,465,423)	(903,958,923)
<b>Net cash provided from financing activities</b>		<b>2,394,239,838</b>	<b>3,095,139,407</b>	<b>(294,751)</b>	<b>44,751</b>	<b>(978,893)</b>	<b>(711,842)</b>	<b>28,817,682</b>	<b>-</b>	<b>2,393,945,088</b>	<b>3,095,184,157</b>
<b>D. Net increase in cash and cash equivalents (A+B+C)</b>		<b>818,131,197</b>	<b>188,797,909</b>	<b>(978,893)</b>	<b>(711,842)</b>	<b>(978,893)</b>	<b>(711,842)</b>	<b>28,817,682</b>	<b>-</b>	<b>845,969,986</b>	<b>188,086,067</b>
<b>E. Cash and cash equivalents at beginning of the year</b>		<b>543,621,086</b>	<b>354,823,177</b>	<b>4,215,457</b>	<b>4,927,299</b>	<b>4,215,457</b>	<b>4,927,299</b>	<b>-</b>	<b>-</b>	<b>547,836,543</b>	<b>359,750,476</b>
<b>F. Cash and cash equivalents at end of the year (D+E)</b>		<b>1,361,752,283</b>	<b>543,621,086</b>	<b>3,236,564</b>	<b>4,215,457</b>	<b>3,236,564</b>	<b>4,215,457</b>	<b>28,817,682</b>	<b>-</b>	<b>1,393,806,529</b>	<b>547,836,543</b>

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



*[Signature]*  
Administrator

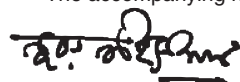
*[Signature]*  
Executive Director & CEO (Acting)

*[Signature]*  
Assistant Director (F & A)

United Development Initiatives for Programmed Actions (UDDIPAN)  
Statement of Financial Position  
As at 30 June 2024

Particulars	Notes	Amounts in Taka	
		30 June 2024	30 June 2023
<b>Assets:</b>			
<b>Non-Current Assets:</b>			
Property, Plant and Equipment	6.00	883,852,390	838,828,575
Investment	7.00	559,300,392	132,487,341
Loan to Clients	8.00	2,641,414,054	1,202,119,403
Others Loan	9.00	167,211,038	97,911,449
<b>Total Non-Current Assets</b>		<b>4,251,777,874</b>	<b>2,271,346,767</b>
<b>Current Assets:</b>			
Loan to Clients	8.00	26,196,575,893	26,181,076,849
Others Loan	9.00	65,278,347	93,762,357
Term Deposit	10.00	2,652,839,686	2,220,215,233
Stocks	11.00	7,004,899	8,102,968
Accounts Receivable	12.00	100,452,089	167,626,565
Deposits and Prepayments	13.00	1,570,985,578	940,859,802
Cash and Cash Equivalents	14.00	1,361,752,283	543,621,086
<b>Total Currents Assets</b>		<b>31,954,888,775</b>	<b>30,155,264,861</b>
<b>Total Assets</b>		<b>36,206,666,649</b>	<b>32,426,611,628</b>
<b>Capital and Liabilities:</b>			
<b>Capital:</b>			
Cumulative Surplus	15.00	3,878,653,357	3,966,108,170
Reserve Fund	16.00	504,096,299	456,025,633
Loan Loss Reserve Fund (LLRF)-MFP	17.00	261,796,613	255,730,741
<b>Total Capital Fund</b>		<b>4,644,546,268</b>	<b>4,677,864,544</b>
<b>Non-Current Liabilities:</b>			
Term Loan	19.00	4,627,387,301	4,140,573,958
Client's Deposit	20.00	8,549,843,360	9,388,598,436
Staff Security Deposit	21.00	3,112,457	3,117,457
Staff Welfare Fund	22.00	47,208,423	39,823,360
<b>Total Non-Current Liabilities</b>		<b>13,227,551,541</b>	<b>13,572,113,211</b>
<b>Current Liabilities:</b>			
Loan Loss Reserve Fund (LLRF) -MFP	17.00	1,422,766,789	595,354,267
Provision against Investment and Deposits & Prepayments	18.00	131,677,965	125,745,069
Term Loan	19.00	8,947,151,482	9,367,537,868
Client's Deposit	20.00	5,699,895,576	2,550,931,691
Risk Coverage Fund	23.00	299,305,952	289,081,944
Accounts payable	24.00	553,306,074	113,856,868
Provisions for Expenses & Tax	25.00	826,494,107	656,944,836
Other Liabilities	26.00	453,970,893	477,181,331
<b>Total Current Liabilities</b>		<b>18,334,568,840</b>	<b>14,176,633,874</b>
<b>Total Capital and Liabilities</b>		<b>36,206,666,649</b>	<b>32,426,611,628</b>

The accompanying notes form an integral part of these financial statements and are to be read in conjunction therewith.

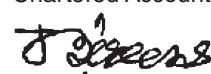


Administrator

  
Executive Director & CEO (Acting)

  
Assistant Director (F & A)

Signed for & On behalf of  
**MABS & J Partners**  
Chartered Accountants



**J C Biswas FCA**  
Partner  
ICAB Enrollment No: 1244  
DVC No: 2504070199AS135508



Place : Dhaka, Bangladesh  
Dated: 07 April 2026

United Development Initiatives for Programmed Actions (UDDIPAN)  
Statement of Profit or Loss and Other Comprehensive Income  
for the year ended 30 June 2024

Particulars	Notes	Amounts in Taka	
		2023-2024	2022-2023
<b>Income:</b>			
Service Charge		6,060,165,459	5,694,852,800
Bank Interest		14,719,721	7,799,984
Interest on Term Deposit		176,794,005	114,203,550
Grants and Donations	5.05	74,381,457	39,350,302
Other Income	27.00	47,347,590	49,924,826
Income from Risk Coverage Fund	23.01	99,510,817	52,358,183
<b>Total Income</b>		<b>6,472,919,049</b>	<b>5,958,489,645</b>
<b>Expenditure:</b>			
Financial Expenses:			
Interest on Term Loan		1,497,760,552	816,675,223
Interest on Clients' Deposit		747,490,229	917,686,504
Bank Charges and Commission		37,626,330	69,447,235
<b>Total Financial Expenses</b>		<b>2,282,877,111</b>	<b>1,803,808,961</b>
<b>Operating Expenses:</b>			
Salary & Allowances		2,469,991,678	2,082,960,213
Office Rent		130,587,891	130,495,492
Printing, Stationeries & Supplies		29,403,867	27,005,333
Travelling & Transportation		127,058,943	105,181,056
Utilities		74,739,188	51,504,040
Postage & Telegram		1,318,675	1,344,247
Repair & Maintenance		62,259,213	105,969,587
Entertainment		14,150,643	13,006,570
Training & Development Expenses		197,542,033	85,578,603
Training Material Expenses		23,526	24,229
General Expenses		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		3,564,450	92,727
Membership Fees		9,602,041	8,782,725
Promotional Activities		6,102,274	9,709,706
Staff Materials		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 Inventory		-	391,134
Depreciation	6.00	71,698,363	56,429,157
<b>Total Operating Expenses:</b>		<b>3,249,122,205</b>	<b>2,714,187,775</b>
Provision for LLP, Income Tax & Others	28.00	891,215,284	312,859,481
<b>Total Expenditures</b>		<b>6,423,214,600</b>	<b>4,830,856,217</b>
<b>Excess/(Shortage) of Income over Expenditure</b>		<b>49,704,449</b>	<b>1,127,633,428</b>

The accompanying notes form an integral part of these financial statements and are to be read in conjunction therewith.

  
Administrator

  
Executive Director & CEO (Acting)

  
Assistant Director (F & A)

Signed for & On behalf of  
**MABS & J Partners**  
Chartered Accountants



**J C Biswas FCA**  
Partner  
ICAB Enrollment No: 1244  
DVC No: 2504070199AS135508



Place : Dhaka, Bangladesh  
Dated: 07 April 2026

United Development Initiatives for Programmed Actions (UDDIPAN)  
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
<b>Sub-Total</b>	<b>3,926,724,022</b>	<b>504,096,299</b>	<b>261,796,613</b>	<b>4,692,616,934</b>
Less: Transfer to Reserve Fund	48,070,666	-	-	48,070,666
<b>Balance as on 30.06.2024</b>	<b>3,878,653,357</b>	<b>504,096,299</b>	<b>261,796,613</b>	<b>4,644,546,268</b>

For the year ended 30 June 2023

Particulars	Surplus	Reserve Fund	Loan Loss Provision Fund (LLPF)	Total (Taka)
Balance as on 01.07.2022	3,005,361,520	356,905,055	223,417,236	3,585,683,810.61
Add: Excess of Income over Expenditure	1,127,633,428	-	-	1,127,633,428
Add: Prior year adjustment	(67,766,200)	-	-	(67,766,200)
Add: Transfer from surplus	-	99,120,578	-	99,120,578
Add: Provision during the year	-	-	32,313,505	32,313,505
<b>Sub-Total</b>	<b>4,065,228,748</b>	<b>456,025,633</b>	<b>255,730,741</b>	<b>4,776,985,122</b>
Less: Transfer to Reserve Fund	99,120,578	-	-	99,120,578
<b>Balance as on 30.06.2023</b>	<b>3,966,108,170</b>	<b>456,025,633</b>	<b>255,730,741</b>	<b>4,677,864,544</b>

As per Micro Credit Regulatory Authority (MRA) letter No/Memo- MRA/Circular Letter No.Regu- 17, dated 08/5/2013 equity fund will be the Cumulative Surplus, Restricted Reserve Fund, 1% LLP of standard loan and DMF.  
This is the Consolidated Statement of Statement of Changes in Equity referred to in our separate report of even date.

Place : Dhaka, Bangladesh  
Dated: 07 APR 2025

  
Administrator

  
Executive Director & CEO (Acting)



  
Assistant Director (F & A)

United Development Initiatives for Programmed Actions (UDDIPAN)  
Statement of Cash flows  
for the year ended 30 June 2024

Particulars	Notes	Amounts in Taka	
		2023-2024	2022-2023
<b>A. Cash flows from operating activities</b>			
Surplus for the year		49,704,448	1,127,633,428
Prior year adjustment		(89,088,596)	(67,766,200)
Depreciation		71,698,363	56,429,157
Non cash transaction		(4,057,378)	(128,849)
Loan Loss Reserve Fund (LLRF) - MFP	Annex-J	833,478,394	270,282,360
Provision against Investment and Deposits & Prepayments		5,932,896	731,839
<b>Sub-total</b>		<b>867,668,128</b>	<b>1,387,181,735</b>
Loan Disbursed to Clients	Annex-J	(44,746,614,000)	(44,567,892,830)
Loan realized from clients	Annex-J	43,291,820,305	40,356,709,237
Stocks	Annex-J	1,098,069	2,918,287
Increase other loans	Annex-J	(40,815,579)	(8,125,248)
Increase accounts receivable	Annex-J	67,174,476	14,736,206
Deposits & Prepayments	Annex-J	(630,125,776)	(530,787,788)
Accounts payable	Annex-J	439,449,206	(92,497,517)
Provisions for expenses	Annex-J	169,549,271	609,526,143
Other liabilities	Annex-J	(23,210,438)	44,377,072
<b>Sub-total</b>		<b>(1,471,674,466)</b>	<b>(4,171,036,439)</b>
<b>Net cash used in operating activities</b>		<b>(604,006,338)</b>	<b>(2,783,854,704)</b>
<b>B. Cash flows from investing activities</b>			
Property, Plant and Equipment	Annex-J	(112,664,800)	(259,217,141)
Investment	Annex-J	(426,813,051)	-
New Term Deposit	Annex-J	(734,473,711)	(2,858,043,602)
Term Deposit Encashment	Annex-J	301,849,258	2,994,773,949
<b>Net cash used in investing activities</b>		<b>(972,102,304)</b>	<b>(122,486,794)</b>
<b>C. Cash flows from financing activities</b>			
Term loan receipts	Annex-J	15,953,437,622	22,631,042,932
Term loan refunds	Annex-J	(15,887,010,664)	(20,184,737,900)
Client's deposit receipt	Annex-J	9,315,298,467	11,088,382,761
Client's deposit refund	Annex-J	(7,368,266,762)	(10,836,083,749)
Interest on clients' deposit	Annex-J	363,177,105	327,731,776
Staff security deposit refunds	Annex-J	(5,000)	(90,000)
Staff welfare fund receipts	Annex-J	10,114,311	4,430,325
Staff welfare fund refunds	Annex-J	(2,729,248)	(84,946)
Risk Coverage fund receipts	Annex-J	314,542,604	308,728,074
Risk Coverage fund payments	Annex-J	(304,318,596)	(244,179,868)
Inter projects loan received	Annex-J	3,716,465,423	903,958,923
Inter projects loan refund	Annex-J	(3,716,465,423)	(903,958,923)
<b>Net cash provided from financing activities</b>		<b>2,394,239,838</b>	<b>3,095,139,407</b>
<b>D. Net increase in cash and cash equivalents (A+B+C)</b>		<b>818,131,197</b>	<b>188,797,909</b>
<b>E. Cash and cash equivalents at beginning of the year "</b>		<b>543,621,086</b>	<b>354,823,177</b>
<b>F. Cash and cash equivalents at end of the year (D+E)</b>		<b>1,361,752,283</b>	<b>543,621,086</b>

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

  
Administrator

  
Executive Director & CEO (Acting)

  
Assistant Director (F & A)

Place : Dhaka, Bangladesh  
Dated: 07 APR 2025



United Development Initiatives for Programmed Actions (UDDIPAN)  
**Statement of Receipts and Payments**  
for the year ended 30 June 2024

Particulars	Notes	Amounts in Taka	
		2023-2024	2022-2023
<b>Opening Balance</b>			
Cash in Hand		23,920,052	35,309,705
Cash at Bank		519,701,034	319,513,472
		<b>543,621,086</b>	<b>354,823,177</b>
<b>Receipts</b>			
Service Charge- Loan	Annex-I	3,881,239,175	3,648,333,836
Bank Interest	Annex-I	14,643,784	7,786,386
Interest on Term Deposit	Annex-I	17,886,117	9,249,381
Grants & Donations	Annex-I	4,733,894	12,261,930
Others Income	Annex-I	52,125,390	18,964,208
Receipts against Sale of Assets	Annex-I	363,366	172,203
Loan Realized from Clients	Annex-I	26,534,177,124	24,396,529,034
Other Loans Receipts	Annex-I	14,414,703	2,428,017
Term Deposit Encashment	Annex-I	301,849,258	749,719,351
Sales of Stocks	Annex-I	1,965,032	6,752,635
Accounts Receivable Realized	Annex-I	179,525,238	45,026,551
Realized against Deposits & Prepayments	Annex-I	553,147,524	240,286,762
Advance From Borrower	Annex-I	18,562,978,604	17,086,599,464
Term Loan Receipt	Annex-I	14,577,400,072	12,543,993,235
Clients Deposits Receipt	Annex-I	9,315,298,467	10,779,180,744
Risk Coverage fund	Annex-I	314,542,604	308,728,074
Other Loans Realized	Annex-I	6,177,580	10,177,204
Other Liabilities Receipt	Annex-I	40,084,310	219,950
Receipts against Other Subsidiary Fund	Annex-I	36,334	-
Inter Project Loan Receipt	Annex-I	23,465,914,327	15,820,369,701
		<b>97,838,502,902</b>	<b>85,686,778,666</b>
<b>Total Receipts</b>		<b>98,382,123,988</b>	<b>86,041,601,843</b>
<b>Payments:</b>			
Interest on Term Loan	Annex-I	1,518,517,735	828,421,661
Interest on Clients' Deposit	Annex-I	224,463,969	432,809,777
Bank Charges & Commission	Annex-I	82,823,335	62,464,554
Salary & Allowances	Annex-I	1,986,814,026	1,702,109,832
Office Rent	Annex-I	133,858,107	116,739,820
Printing, Stationeries & Supplies	Annex-I	29,723,347	29,687,063
Travelling & Transportation	Annex-I	123,005,539	102,342,708
Utilities	Annex-I	69,991,755	44,640,881
Postage & Telegram	Annex-I	1,027,562	1,070,676
Repair & Maintenance	Annex-I	125,874,940	52,754,516
Entertainment	Annex-I	13,739,567	12,530,961
Training & Development Expenses	Annex-I	64,641,295	29,346,137
Training Material Expenses	Annex-I	17,841	26,739
General Expenses	Annex-I	11,032,008	9,622,006
Recruitment Expenses	Annex-I	518,124	5,095
Legal Expenses	Annex-I	28,533,979	15,854,011



United Development Initiatives for Programmed Actions (UDDIPAN)  
Statement of Receipts and Payments  
for the year ended 30 June 2024

Particulars	Notes	Amounts in Taka	
		2023-2024	2022-2023
Audit Fees	Annex-I	503,478	-
Board Member Honorarium	Annex-I	1,994,799	3,600,000
Professional Fees	Annex-I	1,154,118	58,675
Membership Fees	Annex-I	1,962,285	1,243,040
Promotional Activities	Annex-I	5,944,200	6,610,426
Staff Materials	Annex-I	2,199,499	1,845,535
Material Support to Beneficiary	Annex-I	60,313	1,007,170
Program Materials Expenses	Annex-I	3,096,851	17,844,970
Purchases against Property, Plant & Equipment	Annex-I	61,671,406	112,196,348
Loan disburse to Clients	Annex-I	44,746,614,000	44,127,367,100
Other Loans	Annex-I	108,094,454	15,494,650
New Term Deposits	Annex-I	620,500,000	637,127,259
Purchases	Annex-I	1,106,623	6,490,174
Accounts Receivable	Annex-I	162,858,819	1,162,660
New Deposits & Prepayments	Annex-I	1,187,514,619	971,862,685
Term Loan Refund	Annex-I	15,000,978,532	13,689,727,787
Client's Deposit Refund	Annex-I	6,629,703,574	6,098,731,947
Staff Welfare Fund Refund	Annex-I	-	84,946
Risk Coverage fund	Annex-I	31,607,255	59,287,443
Accounts Payable paid	Annex-I	171,425,998	237,352,771
Other Loan Refund	Annex-I	69,170,572	159,103,702
Provision paid	Annex-I	58,568	29,900,935
Other Liabilities Refund	Annex-I	10,802,200	3,563,800
Inter Project Loan Refund		23,786,766,413	15,875,890,297
<b>Total Payments</b>		<b>97,020,371,705</b>	<b>85,497,980,757</b>
<b>Closing Balance</b>			
Cash in Hand	Note-14	69,696,773	23,920,052
Cash at Bank	Note-14	1,292,055,511	519,701,034
		<b>1,361,752,283</b>	<b>543,621,086</b>
<b>Total</b>		<b>98,382,123,988</b>	<b>86,041,601,843</b>

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



Administrator



Executive Director & CEO (Acting)



Assistant Director (F & A)

Place : Dhaka, Bangladesh  
Dated: 07 APR 2025



## United Development Initiatives for Programmed Actions (UDDIPAN)

Notes to the Financial Statements with sufficient disclosures

As at and For the year ended 30 June 2024

### 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 40 years, UDDIPAN is now 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 people's perception, need, participation, & leaderships for desired changes in livelihood, governance & potentials for growth & prosperity. UDDIPAN has professional relationship with other such organizations working in Bangladesh and works collectively in the event of national crisis and need (like natural calamities and man-made disasters). It also offers and organizes training services on Child Rights Convention (CRC), Technical & Vocational Education and Training (TVET), Anti-trafficking, Business Development Services (BDS), Micro-finance, Business Accounts, Micro Enterprise, Child Development, Water & Sanitation, Solar Irrigation, Solar Minigrid, Seed ball Plantation, 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 30/06/2024
5. Name of statutory auditor for current year MABS & J Partners
6. No. of Executive Committee meeting held in FY 6
7. Date of Last AGM held 26.08.2023

### List of Board of Directors:

Name	Position	Qualification	Profession	Present Address
1. Md. Nazrul Islam Khan	Chairman	M. Sc.	Retired Government Secretary	House#03, Road#36, Flat#10A Dhanmondi, Dhaka-1205.
2. Shabbir Ahmed Chowdhury	Vice-Chairman	M.A	Director (Education) Institute of Microfinance	House#29, Road#03, Uttara, Dhaka-1230
3. Shawkat Hossain (FCMA)	Treasure	FCMA	Freelance Consultant	F-3 Abokash, ICDDRB Housing, 5 Milk Vita Road, Section-7, Pallabi, Mirpur, Dhaka-1216
4. Md. Mahbubur Rahaman	Member	M.A	Freelance Consultant	77, Indira Road, Thana-Sher-a-Bangla Nagor, Tejgaon, Dhaka-1215
5. Dr. Abu Jamil Faisal	Member	MBBS	Freelance Consultant	House#105/1, Golartek, Mirpur, Dhaka-1216
6. Ms. Naheed Sultana	Member	M.A	Freelance Consultant	367/1 Free School Street, Hater Pull, Dhaka-1205
7. Mina Sarker	Member	M.A	Retired Govt. Job	House#370-371, Globe Nibash Rajarbag, 1/B 8 floor Shantinagar Dhaka-1217
8. Nazir Mohammad Towhid Alam	Member	Post Graduate in law and leadership	Freelance Consultant	House#956, East Shewrapara, Mirpur, Kafrul, Dhaka, Po-1216
9. Dr. M.A Matin	Member	PhD, M Sc.	Retired Director General (RDA)	House#131 (4B), New Eskaton Road, Shantinagar TSO – 1217, Ramna, Dhaka
10. Bidyut Kumar Basu	Member Secretary and Executive Director & CEO	B. COM Honors M.COM (Accounting)	Private Service	House # 1, Road # 12, Sector # 7, Uttara, Dhaka - 1230.

## 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 Statements

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) Statement of Financial Position;
- 2) Statement of Comprehensive Income;
- 3) Statement of Cash-flows;
- 4) Statement of Changes in the 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 Comprehensive Income during the period in which they are incurred. Other expenses incurred in administering and running the organization and in restoring and maintaining the property, plant and equipment to perform at expected levels are accounted for on an accrual basis and changed to the Statement of Comprehensive Income.

##### **4.03.1 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 fixed assets 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 fixed assets, the cost and accumulated depreciation are eliminated from the fixed assets schedule and gain or loss on such disposal is reflected in the income statement, which is determined with reference to the net book value of the assets and net sale proceeds.

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

Category of Fixed Assets	Rate
Land & Land Development	0%
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 2022-2023 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 Tk. 7 per thousand except buniad loan and Tk. 5 per thousand as premium from buniad loanee. 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.

**4.12.09. 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 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 2023 to 30th June 2024.



#### **4.15. Risk Management:**

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

##### **4.15.1 Donor Fund Management Risk:**

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

##### **4.15.2 Credit Risk:**

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

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

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

##### **4.15.3 Liquidity Risk:**

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

##### **4.15.4 Equity Risk:**

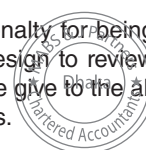
Equity risk arises from movement in market value of equities held. The risk are monitored by Operation Division under various Product Head a well designed policy framework. The market value of equities held was however higher than the cost price at the Statement of Financial Position date.

##### **4.15.5 Operational Risk:**

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

##### **4.15.6 Reputation Risk arising from money laundering incidences:**

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



**4.16. Employee Benefit Schemes :**

**4.16.1 Provident Fund :**

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

**4.16.2 Gratuity Fund :**

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

<b>Service Tenure Termination</b>	<b>Resignation /</b>	<b>Retirement</b>	<b>Redundancy</b>	<b>Dismissal</b>
Less than 5 years	avail no benefit	avail no benefit	avail no benefit	avail no benefit
5 years to less than 10 years drawn for each completed year of service	avail one month basic salary last salary 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	avail no benefit
10 years to above basic salary last drawn for each completed year of service	avail one month 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 2 times of	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:

- a) In case of serious diseases like cancer, disease requiring complicated operation etc.
- b) Loss of life & physical handicaps due to accident
- c) Cremation of dead body of an employee
- d) 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 five categories A+, A, B and C. To achieve this bonus FCO must be have outstanding Tk.above one core fifty lac, OTR will be 99.5% + and get Tk. 5,000/- for A+ categories, outstanding Tk.one core twenty lac to one crore fifty lac and OTR 99.5% + for A categories and get Tk. 3,500/-, outstanding Tk. one crore one to one crore twenty and OTR 99.5% + for B categories and get Tk. 2,000/-, outstanding Tk.ninety lac to one crore and OTR 99.5% + for C categories and get Tk. 1000/. 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 loose 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 has a valid license holder if he/she wants to avail this loan. If any staff resigns/ retires/terminates before paying all installments, 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 lied 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 lied 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-75.; 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	100%

**5.01.2. Loan write off:**

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

- i) Loan write off process must be properly maintained & recorded two times every financial year. Loan write off process must be recorded on 30 June and 31 December every financial year as per rule of the controlling authority .
- ii) Branch Manager will prepare loan proposal write off list as specific format and submit to Regional Management Team and Regional Management Team will physically investigate the write off loan and give certificate about the write off and send to Programme Head.



- iii) The Head of Program will submit to Head office's write off committee about the proposed write off loan .The Chief Executive , Head of Program , Head of Finance & Accounts , 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.
- iv) After approving the write off loan by the Board , the head office finance & accounts division will ensure to properly record to the write off register at branch level . Approved write off loan & service charge must be deducted from the collection sheet. But also must be recorded in the subsidiary register & clients write off register and will continue to collect the loan and collective loan must be properly recorded & accounted for.
- v) Client wise write off register must be updated & recorded as per format at branch level.

Total write off amount of Tk. 171,760,634/- from this amount taka 5,716,822/- realized and balance amount taka 166,043,812/-

## **5.02. Policy on Loan to Beneficiaries:**

### **5.02.1. Loan Services:**

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

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

### **5.02. Policy on Deposits Collection:**

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

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

### **5.03. 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 comprehensive income over the useful life of the asset.

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



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

Project Name	Donor Name	2023-2024	2022-2023
Micro Credit Program	Palli Karma-Sahayak Foundation (PKSF)	9,582,649	8,692,959
Solar (IDCOL)	Infrastructure Development Company Ltd. (IDCOL)	4,796,519	-
Enhancing resources and Increasing capacities of poor Household Towards Elimination of their Poverty (ENRICH)	Palli Karma-Sahayak Foundation (PKSF)	5,201,480	6,266,982
Solar Mini-grid	Infrastructure Development Company Ltd. (IDCOL)	6,779,528	6,779,529
Solar Irrigation	Infrastructure Development Company Ltd. (IDCOL)	4,670,585	4,670,586
Water Treatment Plant (WTP )	Palli Karma-Sahayak Foundation (PKSF)	169,092	169,092
UDDIPAN Micro Finance Program	Bank & Other Source	11,212,031	2,594,766
Health Care	Anukul Foundation	249,600	444,160
Rural Microenterprise Transformation Project (RMTP)	Palli Karma-Sahayak Foundation (PKSF)	8,740,193	8,980,768
Vulnerable Group Development (VGD)	Department of Women's Affairs	250,487	751,460
Investment Component for Vulnerable Group Development Project (ICVGD)	Department of Women's Affairs	18,799,413	-
Suchala	Anukul Foundation	195,520	-
Development of Socio-Economic Conditions of the People at the Grass-Roots	Iqra International	3,734,360	-

**74,381,457 39,350,302**

6.00. Property, Plant & Equipment: Tk. 888,505,849

a. Cost Value:

<b>Balance as on 01.07.2023</b>	1,345,333,441	1,086,116,300
Add: Addition during the year	116,864,183	259,260,121
Less: Adjustment during the year	(4,636,884)	(42,980)
<b>Balance as on 30.06.2024</b>	<b>1,457,560,740</b>	<b>1,345,333,441</b>

b. Accumulated Depreciation :

<b>Balance as on 01.07.2023</b>	506,504,866	450,204,558
Add: Addition during the year	71,698,363	56,429,157
Less: Adjustment during the year	(4,494,879)	(128,849)
<b>Balance as on 30.06.2024</b>	<b>573,708,350</b>	<b>506,504,866</b>

c. Written down value as on 30.06.2024 (a-b)

**883,852,390 838,828,575**

d. Subsidiaries (UREL)

2,205,354 68,160

E. Subsidiaries (Agro)

2,448,106 -

F. Total written down value as on 30.06.2024

**888,505,849 838,896,735**

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

7.00. Investment: Tk. 549,300,492

<b>Balance as on 01.07.2023</b>	132,487,341	132,487,341
Add: Investment during the year	426,813,051	-
<b>Balance as on 30.06.2024</b>	<b>559,300,392</b>	<b>132,487,341</b>
Less: Adjustment during the year	-	-
<b>Balance as on 30.06.2024</b>	<b>559,300,392</b>	<b>132,487,341</b>



<b>Subsidiaries (UREL)</b>	<b>(999,900)</b>	<b>(999,900)</b>
<b>Subsidiaries ( )</b>	<b>(9,000,000)</b>	<b>-</b>
<b>Balance as on 30.06.2024</b>	<b>549,300,492</b>	<b>131,487,441</b>

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:

<b>7.01</b>	<b>UDDIPAN Fund</b>		
	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	-
	<b>Balance as on 30.06.2024</b>	<b>141,487,341</b>	<b>132,487,341</b>
<b>7.02</b>	<b>Reptiles Firm</b>		
	Assets & Floating Assets	417,813,051	-
		<b>417,813,051</b>	<b>-</b>
<b>8.00.</b>	<b>Loan to Clients: Tk. 28,837,989,947</b>		
	<b>Balance as on 01.07.2023</b>	27,383,196,252	23,172,012,659
	Add: Disburse during the year	44,746,614,000	44,127,367,100
	Add: Adjustment during the year	-	440,525,730
		<b>72,129,810,252</b>	<b>67,739,905,489</b>
	Less: Realize during the year	26,534,177,124	24,396,529,034
	Less: Adjustment during the year	16,757,643,181	15,960,180,203
	<b>Balance as on 30.06.2024</b>	<b>28,837,989,947</b>	<b>27,383,196,252</b>
	<b>Loan to Clients are analysis as follows:</b>		
	Amount receivable within 12 months	26,196,575,893	26,181,076,849
	Amount receivable after 12 months:	2,641,414,054	1,202,119,403
		<b>28,837,989,947</b>	<b>27,383,196,252</b>

Note: According to board resolution no-201, date 22nd June, 22, serial no-11.07, the management of UDDIPAN has been decided to reschedule for field demand and the reschedule has been effected on 30th June, 2022. Accordingly June, 2023 and June, 2024 have been rescheduled. Now the management of UDDIPAN also decided to cancellation the reschedule and effected on September, 24.



Loan Classification & Required Provision	Days in Arrears	2023-2024		2022-2023	
		Principal	Loan Loss Provision	Principal	Loan Loss Provision
Standard - Required Provision 1%	Current (no arrear)	26,179,661,301	261,796,613	25,579,506,626	255,795,066
Watch list - Required Provision 5%	1-30	384,008,413	19,200,421	409,067,106	20,453,355
Substandard - Required Provision 25%	31-180	971,107,791	242,776,948	936,597,244	234,149,311
Doubtful - Required Provision 75%	181-365	569,692,053	427,269,040	197,474,235	128,358,253
Bad Required Provision 100%	Over 365	733,520,389	733,520,389	240,789,274	192,631,419
Bad Required Provision 100% (Solar)	Over 365			19,761,767	15,809,414
		<b>28,837,989,947</b>	<b>1,684,563,410</b>	<b>27,383,196,252</b>	<b>847,196,818</b>

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

**Details of the above amount are as follows:**

**Jagoron: Tk. 14,779,786,075**

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. 13,157,082,112**

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 service charge 24% (decline) per year.

**Sufalon: Tk. 198,113,449**

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. 20,087,956**

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.

**Special Assistance for Housing of SIDR Affected Borrowers (SAHOSH) Loan: Tk. 182,540**

To assist the micro credit borrower for rebuilding or repairing their houses, the initiative of providing them interest free loan has been taken up in the name of SAHOSH. SAHOSH Loan ranges from Tk. 1,000 to Tk. 15,000 are given for three years. This loan is interest free loan.

**Water & Sanitation: Tk. 156,075,238**

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 18% (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. Gradually it will expand in other working areas. As on June 2013, 312 no. of SHS have been installed in the project areas.

**Green Energy Project (Solar Home System-SHS, IDCOL): Tk. 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.10,059,351**

"This initiative is being taken in Kurigram Sadar and Chilmari upazila of Kurigram district under 11 branches where every year many families lost their house with cultivable land by river erosion and became landless. This distress poor family try their best to survive and sale their manual labor to landlord. The objective of the project is to give them loan to take land on lease and produce seasonal crops to ensure food security. As on June 2015, UDDIPAN covered 44 villages under 15 unions with 904 no. of beneficiary and cumulative disbursement of loan Tk. 9,80,72,000 only. This loan is given for one year and service charge 20% (decline) per year.

**ENRICH: Tk. 11,525,847**

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. 215,732,272**

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. 92,512**

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. From PKSF, we have received this sanction loan @ 5.5% per anum and this loan disbursed to client as service charge 18% (decline).

**Livelihood Restoration Loan (LRL): Tk.72,88,170**

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. 15,367,623**

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 anum and this loan is given for one year and service charge 9% (decline) per year.

**UDDIPAN- Household loan : Tk. 1,425,797**

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. 16,155**

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. 8,963,421**

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. 129,378**

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. 1,424,705**

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. 43,718**

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. 26,496,717**

To develop housing system for rural area, UDDIPAN has received 1.30 Crore @ 1.5% from Bangladesh Bank. This loan period for 10 years and service charge 5.5% (reducing balance method) per year.

**LEPIG- Probin : Tk. 98,775**

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. 204,811,666**

UDDIPAN has received TK. 16.00 Crore from PKSF @ 6% p.a. This Loan amount is Refinance for Water supply and higenic sanitaion. This is given for one year and service charge 18% (reducing balance method) per year.

**Ethnic Entrepreneur : Tk. 2,575,901**

This loan provided by UDDIPAN to developed ethnic geoup people. Loans are disbursed at 2%-9% service charge to provide benefits to women entrepreneurs and disadvantage groups living in hill areas.

**Health Kids : Tk. 451,896**

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 cheakup for UDDIPAN member and village people.

**Sunflower Seed : Tk. 996,906**

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) .

**9.00. Others Loan: Tk. 232,489,385**

Balance as on 01.07.2023	191,673,806	183,548,558
Add: Paid during the year	108,094,454	62,633,635
Add: Adjustment during the year	-	6,571,122
	<b>299,768,260</b>	<b>252,753,315</b>
Less: Realized during the year	14,414,703	10,978,480
Less: Adjustment during the year	52,864,172	50,101,029
<b>Balance as on 30.06.2024</b>	<b>232,489,385</b>	<b>191,673,806</b>

**\*\* Details of Term Deposit have been shown in Schedule - 3**



Staff Loan (Special)	31,851,819	36,271,054
Staff Loan (Normal)	14,397,427	8,740,752
Motor cycle Loan	180,569,722	140,990,428
Bi-cycle Loan	65,145	66,300
Education Loan	334,452	334,452
Staff Car Loan	5,270,820	5,270,820
	<b>232,489,385</b>	<b>191,673,806</b>

Others Loans are analyses as follows:

Amount Receivable within 12 months	65,278,347	93,762,357
Amount Receivable after 12 months:	167,211,038	97,911,449
	<b>232,489,385</b>	<b>191,673,806</b>

**10.00. Term Deposits: Tk. 2,570,296,548**

Name of fund	Fund Position	Investment on FDR	% of Investment
Deposit	14,249,738,936	1,869,615,628	13.12%
Reserve Fund	504,096,299	700,680,920	139.00%
<b>Total</b>	<b>14,753,835,235</b>	<b>2,570,296,548</b>	

<b>Balance as on 01.07.2023</b>	2,220,215,233	2,356,945,581
Add: Investment during the year	620,500,000	638,223,542
Add: Transfer from General Fund	-	2,250,076,997
Add: Transfer from receivable	113,973,711	92,400
	<b>2,954,688,944</b>	<b>5,245,338,520</b>
Less: Encashment during the year	301,849,258	3,025,123,287
<b>Balance as on 30.06.2024</b>	<b>2,652,839,686</b>	<b>2,220,215,233</b>
<b>Subsidiaries (UREL)</b>	2,000,000	-
<b>Balance as on 30.06.2024</b>	<b>2,654,839,686</b>	<b>2,220,215,233</b>

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

**11.00. Stocks: Tk. 7,004,899**

Balance as on 01.07.2023	8,102,968	11,021,255
Add: Purchases during the year	1,106,623	6,245,664
Add: Adjustment during the year	-	1,788,758
	<b>9,209,591</b>	<b>19,055,677</b>
Less: Sales during the year	1,965,032	6,984,025
Less: Adjustment during the year	239,660	3,968,684
<b>Balance as on 30.06.2024</b>	<b>7,004,899</b>	<b>8,102,968</b>
Subsidiaries (Agro)	37,037,984	-
<b>Balance as on 30.06.2024</b>	<b>44,042,883</b>	<b>8,102,968</b>

**\*\* Details of Inventories have been shown in Schedule-5**



**12.00. Accounts Receivable: Tk. 105,391,664**

<b>Balance as on 01.07.2023</b>	167,626,565	182,362,771
Add; Accrued during the year	162,858,819	151,507,702
	<b>330,485,384</b>	<b>333,870,473</b>
Less: Realized during the year	179,525,238	17,898,056
Less: Adjustment during the year	50,508,057	148,345,852
<b>Balance as on 30.06.2024</b>	<b>100,452,089</b>	<b>167,626,565</b>
<b>Subsidiaries (UREL)</b>	4,939,575	5,101,360
<b>Balance as on 30.06.2024</b>	<b>105,391,664</b>	<b>172,727,925</b>
<b>Details are as below:</b>		
Palli Karma-Sahayak Foundation (PKSF)	12,718,490	11,747,126
Interest on Term Deposit	68,105,700	48,189,478
From Staff	45,553	45,553
Staff Welfare Fund	595,983	76,283
Receivable Muslim Add	0	59,354
Labor Migration	40,820	40,820
Bank Grantee Margin	7,467,203	6,300,000
Service Charge	-	92,686,444
Amader Gram Cancer & Research Society	2,500,000	2,500,000
Other Receivable	8,978,340	5,981,507
	<b>100,452,089</b>	<b>167,626,565</b>
Subsidiaries (UREL)	4,939,575	5,101,360
	<b>105,391,664</b>	<b>172,727,925</b>

**\*\* Details of Accounts Receivable have been shown in Schedule-6**

**13.00. Deposits and Prepayments: Tk. 1,578,079,526**

Balance as on 01.07.2023	940,859,802	410,072,014
Add: Paid during the year	1,187,514,619	922,891,856
Add: Adjustment during the year	-	31,765,281
	<b>2,128,374,421</b>	<b>1,364,729,150</b>
Less: Realized during the year	553,147,524	52,867,146
Less: Adjustment during the year	4,241,319	371,002,202
<b>Balance as on 30.06.2024</b>	<b>1,570,985,578</b>	<b>940,859,802</b>
Subsidiaries (UREL)	7,093,948	(6,181,267)
	<b>1,578,079,526</b>	<b>934,678,535</b>
<b>Details are as below:</b>		
Prepayments against Office Rent	10,481,350	12,351,885
Prepayments against Procurement & Office Expenses	11,138,352	137,478,180
Prepayments against Security Deposit (Electric Line)	120,000	120,000
Advance to 3rd Party	1,391,521	4,439,804
Advance Tax	35,172,987	22,545,548
UDDIPAN Energy Ltd (UEL)	129,464,356	129,464,356



UDDIPAN Energy Ltd (UEL)Solar	-	-
UDDIPAN Renewable Energy Ltd. (UREL)	671,746,724	592,408,509
Suspense Account	4,812,048	5,041,943
Unsettled Staff Advance	43,599,755	37,009,576
Advance to Gold Brick	96,281,377	-
Advance to Gram Bangla System	10,000,000	-
Advance to Uddipan Nursing project	21,566,763	-
Advanceto Reptiles Firm	423,710,631	-
Advance To A&P Factory	44,322,966	-
Advance Fish Project	4,605,100	-
Advance to Agro Ltd	60,011,648	-
Advance to Ummokto Jalashoy	2,560,000	-
	<b>1,570,985,578</b>	<b>940,859,802</b>

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.

Note Reptiles Firm: The Board of Directors of UDDIPAN has been decided and approved to purchase the Reptile firm on board resolution no-215. UDDIPAN notified to MRA for Reptile firm purchased dated on 18th September, 2023 and 8th October, 2023. The MRA suggested to sell the Reptile firm and repaying all money to microfinance program as soon as possible.

#### Subsidiaries (UREL)

Advance against Expenses	755,000	755,000
Advance Income Tax (AIT)	2,186,584	2,044,654
Advance to Parties	163,175,920	165,425,920
Advance Office Rent & Security	446,100	816,600
UDDIPAN	(671,746,724)	(592,408,509)
Deposits	497,685,068	417,185,068
Investment in Agro Ltd	1,000,000	-
Investment in Kaz Software	1,500,000	-
Investment in RahimAfrooz	10,592,000	-
Investment in Waiser-Gates	1,500,000	-
	<b>7,093,948</b>	<b>(6,181,267)</b>

#### Subsidiaries (Agro)

Advance Tax	37,127	-
UDDIPAN	(60,011,648)	
Temporary advance for M4RD Ltd	1,900,000	
	<b>(58,074,521)</b>	
	<b>1,520,005,005</b>	<b>934,678,535</b>

\*\* Details of Deposits & Prepayments have been shown in Schedule



<b>14.00. Cash &amp; Cash Equivalents: Tk. 1,393,806,529</b>		
Cash in hand	69,696,773	23,920,052
Cash at Bank	1,292,055,511	519,701,034
	<b>1,361,752,283</b>	<b>543,621,086</b>
Subsidiaries (UREL)	3,236,564	4,215,457
Subsidiaries (Agro)	28,817,682	-
	<b>1,393,806,529</b>	<b>547,836,543</b>
<b>** Details of Cash and Cash Equivalents have been shown in Schedule-8</b>		
<b>15.00. Cumulative Surplus: Tk. 3,891,130,500</b>		
Balance as on 01.07.2023	3,966,108,170	3,005,361,520
Add: Excess of Income over Expenditure	49,704,449	1,127,633,428
Add: Prior year adjustment	(89,088,596)	(67,766,200)
Less: Transfer to Reserve Fund	(48,070,666)	(99,120,578)
<b>Balance as on 30.06.2024</b>	<b>3,878,653,357</b>	<b>3,966,108,170</b>
Subsidiaries (UREL)	11,477,143	(490,905)
Subsidiaries (Agro)	1,000,000	-
	<b>3,891,130,500</b>	<b>3,965,617,265</b>
<b>16.00. Reserve Fund: Tk. 504,096,299</b>		
Balance as on 01.07.2023	456,025,633	356,905,055
Add: During the year	48,070,666	99,120,578
<b>Balance as on 30.06.2024</b>	<b>504,096,299</b>	<b>456,025,633</b>
<b>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.</b>		
<b>17.00. Loan Loss Reserve Fund: Tk. 1,684,563,402</b>		
Balance as on 01.07.2023	851,085,008	580,802,648
Add: Provision during the year	833,477,957	270,282,819
Add: Adjustment during the year	-	12,472,840
	<b>1,684,562,965</b>	<b>863,558,307</b>
Less: Adjustment during the year	(437)	12,473,299
<b>Balance as on 30.06.2024</b>	<b>1,684,563,402</b>	<b>851,085,008</b>
Amount Payable within 12 months	261,796,613	255,730,741
Amount Payable after 12 months	1,422,766,789	595,354,267
	<b>1,684,563,402</b>	<b>851,085,008</b>
<b>17.01 PKSF &amp; Bank &amp; Financial Institution</b>	<b>1,018,964,457</b>	<b>518,195,695</b>
17.02 Green Energy (UDDIPAN)	658,652	658,652
17.03 Green Energy (IDCOL)	19,103,115	19,103,115
17.04 UDDIPAN Microfinance	644,328,283	313,127,546
17.05 Bazar Samittee	1,508,895	-
	<b>1,684,563,402</b>	<b>851,085,008</b>

**Note:** LLP has been charged as per reschedule on June, 2024 and correct it.



<b>17.01. PKSF, Bank &amp; Financial Institution: Tk. 1,018,964,457</b>		
<b>Balance as on 01.07.2023</b>	518,195,695	417,017,514
Add: Provision during the year	501,432,691	101,801,310
Add: Adjustment during the year	-	-
	<b>1,019,628,386</b>	<b>518,818,824</b>
Less: Adjustment during the year	663,929	623,129
<b>Balance as on 30.06.2024</b>	<b>1,018,964,457</b>	<b>518,195,695</b>
<b>17.02. Green Energy (UDDIPAN): Tk. 658,652</b>		
<b>Balance as on 01.07.2023</b>	658,652	658,652
Add: Provision during the year	-	-
	<b>658,652</b>	<b>658,652</b>
Less: Adjustment during the year	-	-
<b>Balance as on 30.06.2024</b>	<b>658,652</b>	<b>658,652</b>
<b>17.03. Green Energy (IDCOL): Tk. 19,103,115</b>		
<b>Balance as on 01.07.2023</b>	19,103,115	19,103,115
Add: Provision during the year	-	-
	<b>19,103,115</b>	<b>19,103,115</b>
Less: Adjustment during the year	-	-
<b>Balance as on 30.06.2024</b>	<b>19,103,115</b>	<b>19,103,115</b>
<b>17.04 UDDIPAN Microfinance: Tk. 644,328,283</b>		
<b>Balance as on 01.07.2023</b>	313,127,546	132,173,197
Add: Provision during the year	330,536,808	168,481,509
Add: Adjustment during the year		12,472,840
	<b>643,664,354</b>	<b>313,127,546</b>
Less: Adjustment during the year	(663,929)	
<b>Balance as on 30.06.2024</b>	<b>644,328,283</b>	<b>313,127,546</b>
<b>17.05 Bazar Samittee: Tk. 1,508,895</b>		
<b>Balance as on 01.07.2023</b>	-	-
Add: Provision during the year	1,508,458	-
Add: Adjustment during the year		-
	<b>1,508,458</b>	<b>-</b>
Less: Adjustment during the year	(437)	
<b>Balance as on 30.06.2024</b>	<b>1,508,895</b>	<b>-</b>
<b>18.00 Provision against Investment and Deposits &amp; Prepayments: Tk. 131,677,965</b>		
<b>Balance as on 01.07.2023</b>	125,745,069	125,013,230
Add: Provision during the year	5,936,198	731,839
Add: Adjustment during the year	-	39,474,900
	<b>131,681,267</b>	<b>165,219,969</b>
Less: Adjustment during the year	3,302	39,474,900
<b>Balance as on 30.06.2024</b>	<b>131,677,965</b>	<b>125,745,069</b>
<b>Provision made during the year @15%</b>		



<b>18.01. PKSF, Bank &amp; Financial Institution: Tk. 2,126,323</b>		
<b>i)UDDIPAN Energy Ltd. (UEL)</b>		
<b>Balance as on 01.07.2023</b>	-	39,474,900
Add: Provision during the year	-	-
Add: Adjustment during the year		
	-	<b>39,474,900</b>
Less: Adjustment during the year	-	39,474,900
<b>Balance as on 30.06.2024</b>	-	-
<b>ii)Suspense Account</b>		
<b>Balance as on 01.07.2023</b>	1,437,850	731,780
Add: Provision during the year	691,938	706,070
Add: Adjustment during the year	-	-
	<b>2,129,788</b>	<b>1,437,850</b>
Less: Adjustment during the year	3,465	-
<b>Balance as on 30.06.2024</b>	<b>2,126,323</b>	<b>1,437,850</b>
<b>18.02. UDDIPAN Microfinance: Tk. 44,772,289</b>		
<b>i)UDDIPAN Energy Ltd. (UEL)</b>		
<b>Balance as on 01.07.2023</b>	39,474,900	-
Add: Provision during the year	5,210,103	-
Add: Adjustment during the year	-	39,474,900
	<b>44,685,003</b>	<b>39,474,900</b>
Less: Adjustment during the year	-	-
<b>Balance as on 30.06.2024</b>	<b>44,685,003</b>	<b>39,474,900</b>
<b>i)Suspense Account</b>		
<b>Balance as on 01.07.2023</b>	52,966	27,197
Add: Provision during the year	34,157	25,769
Add: Adjustment during the year	-	-
	<b>87,123</b>	<b>52,966</b>
Less: Adjustment during the year	(163)	-
<b>Balance as on 30.06.2024</b>	<b>87,286</b>	<b>52,966</b>
<b>18.03. UDDIPAN Own Fund: Tk. 84,779,353</b>		
<b>i)UDDIPAN Energy Ltd. (UEL)</b>		
<b>Balance as on 01.07.2023</b>	84,779,353	84,779,353
Add: Provision during the year	-	-
Add: Adjustment during the year	-	-
	<b>84,779,353</b>	<b>84,779,353</b>
Less: Adjustment during the year	-	-
<b>Balance as on 30.06.2024</b>	<b>84,779,353</b>	<b>84,779,353</b>



<b>19.00</b>	<b>Term Loan: Tk. 13,574,538,783</b>		
	<b>Particulars are as follows:</b>		
	Balance as on 01.07.2023	13,508,111,826	11,061,806,794
	Add: Received during the year	14,577,400,072	12,878,616,476
	Add: Adjustment during the year	490,005,417	9,752,426,456
		<b>28,575,517,315</b>	<b>33,692,849,726</b>
	Less: Refund during the year	15,000,978,532	12,605,291,004
	Less: Adjustment during the year	-	7,579,446,896
	<b>Balance as on 30.06.2024</b>	<b>13,574,538,783</b>	<b>13,508,111,826</b>
	Term Loans are analysed as follows:		
	Amount repayable within 12 months	8,947,151,482	9,367,537,868
	Amount repayable after 12 months or more:		
	Repayable after 12 months but less than 24 months	4,226,037,554	3,825,867,288
	Repayable after 24 months but less than 36 months	389,294,179	306,901,055
	Repayable after 36 months but less than 48 months	12,055,569	7,805,616
		4,627,387,301	4,140,573,958
		<b>13,574,538,783</b>	<b>13,508,111,826</b>
	<b>Subsidiaries (UREL)</b>	-	294,751
		<b>13,574,538,783</b>	<b>13,508,406,577</b>

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

<b>19.01</b>	<b>Bank Loan: Tk. 6,871,548,751</b>		
	i) Eastern Bank PLC.	711,091,600	777,755,100
	ii) Dutch Bangla Bank PLC.	100,000,000	100,000,000
	iii) United Commercial Bank PLC.	1,100,000,000	1,100,000,000
	iv) Uttara Bank Ltd.	228,992,110	171,287,660
	v) HSBC	245,000,000	245,000,000
	vii) Dhaka Bank PLC.	258,625,098	327,178,172
	viii) Bangladesh Bank (SMAP)	353,500,000	337,000,000
	ix) Mutual Trust Bank PLC.	664,000,000	664,000,000
	x) Commercial Bank of Ceylon	-	43,400,241
	xi) Prime Bank PLC.	(0)	250,000,000
	xii) The City Bank PLC.	245,000,000	286,000,000
	xiii) Woori Bank	120,000,000	-
	xiv) Exim Bank PLC.	294,513,524	248,180,045
	xv) Trust Bank PLC.	600,000,000	600,000,000
	xvi) South East Bank PLC.	-	70,000,000
	xvii) NCC	171,120,085	498,106,710
	xix) Premier Bank Ltd.	50,000,000	310,000,000
	xx) Bangladesh BANK (Grehoyan)	28,311,112	23,400,000
	xxi) MTBL Syndicate loan	-	816,353,567
	xxii) Marcential bank PLC.	13,160,968	193,290,693
	xxiii) Bank Asia PLC.	155,060,348	82,602,455
	xxiv) NRB	423,013,308	332,546,669
	xxv) Shimanto Bank	500,000,000	300,000,000
	xxvi) BDDL	-	51,336,875
	xxvii) Midland bank PLC.	46,427,357	45,876,759
	xxviii) South Bangla Bank PLC.	328,196,263	190,171,442
	xxix) Citizens Bank PLC.	150,000,000	150,000,000
	xxx) Jamuna Bank	8,276,430	-
	xxxi) Community Bank PLC.	77,260,547	70,000,000
	<b>Sub-Total</b>	<b>6,871,548,751</b>	<b>8,283,486,389</b>



**19.02 Non-Bank Loan: Tk. 6,131,899,187**

- ii) The UAE - Bangladesh Investment Company Ltd.
- iii) Special Credit Initiatives
- iv) Lanka Bangladesh Finance Ltd.
- vi) Meridian Finance
- vii) Lanka Alliance Finance LTD.
- viii) National Finance
- x) CVC Finance
- xii) Anukul Foundation
- xiii) IPDC
- iv) United finance

5,067,798	24,248,101
5,090,430,000	3,793,932,300
147,928,561	385,635,545
30,492,176	48,124,849
280,806,262	202,175,151
127,827,149	59,986,663
10,000,000	-
65,461,935	65,112,459
300,000,000	200,000,000
73,885,306	-
<b>6,131,899,187</b>	<b>4,779,215,068</b>

**Sub- Total****Note: iii) Special Credit Initiatives Loan Details as follows:**

- a) Micro Finance Programme (MFP)
- c) UDDIPAN Micro Finance Programme (UMFP)
- c) Bazar Samity

3,675,044,000	2,840,578,300
1,413,761,000	953,354,000
1,625,000	-

**Total****5,090,430,000 3,793,932,300****19.03 Financial Institution Loan: Tk. 571,090,846**

- i) Palli Karma-Sahayak Foundation (PKSF)
- ii) Infructure Development Company Ltd. (IDCOL)

556,683,332	421,616,661
14,407,514	23,793,708

**Sub- Total****571,090,846 445,410,369****Grand Total****13,574,538,783 13,508,111,826****Note: ii) IDCOL Loan Details as follows:**

- a) Green Energy Project
- b) Solar Irrigation Project
- c) Solar Mini-grid Project

-	2,000,000
1,843,185	4,660,535
12,564,329	17,133,173

**Total****14,407,514 23,793,708****19.01 Bank Loan: Tk. 6,871,548,751****19.01 Bank Loan****Particulars are as follows:****Balance as on 01.07.2023**

- Add: Received during the year
- Add: Adjustment during the year

8,283,486,389	8,767,643,437
9,847,291,017	11,859,326,476
755,668,579	5,379,629,304

**18,886,445,985 26,006,599,217**

Less; Refund during the year

11,242,109,632 10,897,562,448

Less: Adjustment during the year

772,787,602 6,825,550,380

**Balance as on 30.06.2024****6,871,548,751 8,283,486,389**

Bank Loans are analysis as follows:

Amount repayable within 12 months

6,189,592,560 7,642,953,313

Amount repayable after 12 months:

Repayable after 12 months but less than 24 months

477,450,572 437,959,479

Repayable after 24 months but less than 36 months

193,527,835 196,506,926

Repayable after 36 months but less than 48 months

10,977,784 6,066,672

681,956,191 640,533,076

**6,871,548,751 8,283,486,389**

**i) Eastern Bank PLC.: Tk. 711,091,600**

UDDIPAN has received Tk. 1,109,504,419 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.

<b>Balance as on 01.07.2023</b>	777,755,100	797,851,952
Add: Received during the year	1,109,504,419	1,371,645,217
Add: Adjustment during the year	1,178,670	798,167,657
	<b>1,888,438,189</b>	<b>2,967,664,826</b>
Less: Refund during the year	1,177,346,589	1,392,057,773
Less: Adjustment during the year	-	797,851,952
<b>Balance as on 30.06.2024</b>	<b>711,091,600</b>	<b>777,755,100</b>

**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 12.55% interest. This loan is disbursed for agriculture financing.

<b>Balance as on 01.07.2023</b>	100,000,000	9,590,918
Add: Received during the year	100,000,000	200,000,000
	<b>200,000,000</b>	<b>209,590,918</b>
Less: Refund during the year	100,000,000	109,590,918
<b>Balance as on 30.06.2024</b>	<b>100,000,000</b>	<b>100,000,000</b>

**iii) United Commercial Bank PLC.: Tk. 1,100,000,000**

UDDIPAN has received Tk. 2,234,286,000 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.

<b>Balance as on 01.07.2023</b>	1,100,000,000	1,100,000,000
Add: Received during the year	2,234,286,000	2,200,000,000
Add: Adjustment during the year	714,000	1,100,000,000
	<b>3,335,000,000</b>	<b>4,400,000,000</b>
Less: Refund during the year	2,235,000,000	2,199,932,766
Less: Adjustment during the year	-	1,100,067,234
<b>Balance as on 30.06.2024</b>	<b>1,100,000,000</b>	<b>1,100,000,000</b>

**iv) Uttara Bank Ltd.: Tk. 228,992,110**

UDDIPAN has taken Tk. 200,000,000 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 13.55% p.a. The repayment condition of this loan is monthly installment with interest.

<b>Balance as on 01.07.2023</b>	171,287,660	176,225,448
Add: Received during the year	200,000,000	100,000,000
Add: Adjustment during the year	50,530	-
	<b>371,338,190</b>	<b>276,225,448</b>
Less: Refund during the year	142,346,081	104,937,788
<b>Balance as on 30.06.2024</b>	<b>228,992,110</b>	<b>171,287,660</b>



**v) HSBC: Tk 245,000,000**

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.

<b>Balance as on 01.07.2023</b>	245,000,000	485,000,000
Add: Received during the year	245,000,000	425,000,000
Add: Adjustment during the year	485,000,000	485,000,000
	<b>975,000,000</b>	<b>1,395,000,000</b>
Less: Refund during the year	490,000,000	665,000,000
Less: Adjustment during the year	240,000,000	485,000,000
<b>Balance as on 30.06.2024</b>	<b>245,000,000</b>	<b>245,000,000</b>

**vi) Citi Bank N.A: Tk. Nil**

UDDIPAN has not received loan from Citi Bank N.A during this financial year.

<b>Balance as on 01.07.2023</b>	-	200,000,000
Add: Received during the year	-	200,000,000
Add: Adjustment during the year	-	200,000,000
	-	<b>600,000,000</b>
Less: Refund during the year	-	400,000,000
Less: Adjustment during the year	-	200,000,000
<b>Balance as on 30.06.2024</b>	-	-

**vii) Dhaka Bank PLC.: Tk. 258,625,098**

UDDIPAN has received Tk. 740,000,000 from Dhaka Bank PLC. and the duration of this loan is twelve months. This loan refund to the bank in monthly Installment with interest of 13.55%. This loan is disbursed for Micro Credit Finance and Micro Enterprise.

<b>Balance as on 01.07.2023</b>	327,178,172	337,338,861
Add: Received during the year	740,000,000	782,000,000
Add: Adjustment during the year	-	337,338,861
	<b>1,067,178,172</b>	<b>1,456,677,722</b>
Less: Refund during the year	565,070,939	-
Less: Adjustment during the year	243,482,135	1,129,499,550
<b>Balance as on 30.06.2024</b>	<b>258,625,098</b>	<b>327,178,172</b>

**viii) 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."

<b>Balance as on 01.07.2023</b>	337,000,000	337,000,000
Add: Received during the year	353,500,000	337,000,000
Add: Adjustment during the year	3,000,000	-
	<b>693,500,000</b>	<b>674,000,000</b>
Less: Refund during the year	340,000,000	337,000,000
<b>Balance as on 30.06.2024</b>	<b>353,500,000</b>	<b>337,000,000</b>



**ix) Mutual Trust Bank PLC.: Tk. 664,000,000**

UDDIPAN has received Tk. 664,000,000 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 12.55% and 13.55% per annum. This loan is disbursed for agricultural activities such as crop, livestock, poultry, fisheries etc and micro enterprise purpose.

Balance as on 01.07.2023	664,000,000	664,000,000
Add: Received during the year	664,000,000	664,000,000
Add: Adjustment during the year	-	664,000,000
	<b>1,328,000,000</b>	<b>1,992,000,000</b>
Less: Refund during the year	664,000,000	664,000,000
Less: Adjustment during the year	-	664,000,000
<b>Balance as on 30.06.2024</b>	<b>664,000,000</b>	<b>664,000,000</b>

**x) Commercial Bank of Ceylon: Tk. Nil**

UDDIPAN has not received loan from Citi Bank N.A during this financial year.

<b>Balance as on 01.07.2023</b>	43,400,241	9,462,617
Add: Received during the year	-	500,000,000
	<b>43,400,241</b>	<b>509,462,617</b>
Less: Refund during the year	43,400,241	466,062,375
<b>Balance as on 30.06.2024</b>	<b>-</b>	<b>43,400,241</b>

**xi) Prime Bank PLC.: Nil**

UDDIPAN has received Tk. 250,000,000 from Prime Bank during this financial year and the duration of this loan is 01 years but tenure of each time loan will be 180 days from the date of each disbursement for all time loan. The loan is repaid to the Bank in quarterly installment with interest of 9.75% per annum. This loan is disbursed for agriculture purpose.

<b>Balance as on 01.07.2023</b>	250,000,000	250,000,000
Add: Received during the year	250,000,000	500,000,000
Add: Adjustment during the year	-	250,000,000
	<b>500,000,000</b>	<b>1,000,000,000</b>
Less: Refund during the year	496,548,901	500,000,000
Less: Adjustment during the year	3,451,099	250,000,000
<b>Balance as on 30.06.2024</b>	<b>(0)</b>	<b>250,000,000</b>

**xii) The City Bank PLC.: Tk. 2,45,000,000**

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 12.55% and 13.55%. This loan is disbursed for Agriculture and Rural credit purpose.

<b>Balance as on 01.07.2023</b>	286,000,000	250,000,000
Add: Received during the year	375,000,000	407,000,000
Less: Adjustment during the year	250,000,000	250,000,000
	<b>911,000,000</b>	<b>907,000,000</b>
Less: Refund during the year	438,000,000	371,000,000
Less: Adjustment during the year	228,000,000	250,000,000
<b>Balance as on 30.06.2024</b>	<b>245,000,000</b>	<b>286,000,000</b>



**xiii) Woori Bank Ltd.: Tk. 120,000,000**

UDDIPAN has received Tk. 120,000,000 from Woori Bank Ltd (Special Condition BDT 600,000 @ 4% p.a to be disbursed to poor women/farmers to cultivate seasonal crops i.e. pulse, oil seed, spices maize etc. under Micro Finance Program) during this financial year. The duration of this loan is 2 years. The loan is repaid to the Bank in monthly installment with interest of 9% per annum. This loan is disbursed for agriculture purpose.

<b>Balance as on 01.07.2023</b>	-	-
Add: Received during the year	120,000,000	47,504,180
	<b>120,000,000</b>	<b>47,504,180</b>
Less: Refund during the year	-	47,504,180
<b>Balance as on 30.06.2024</b>	<b>120,000,000</b>	<b>-</b>

**xiv) Exim Bank PLC.: Tk. 294,513,524**

UDDIPAN has received Tk. 418,500,000 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.

<b>Balance as on 01.07.2023</b>	248,180,045	180,465,528
Add: Received during the year	418,500,000	330,000,000
Less: Adjustment during the year	-	180,465,528
	<b>666,680,045</b>	<b>690,931,056</b>
Less: Refund during the year	366,979,639	261,165,304
Less: Adjustment during the year	5,186,882	181,585,707
<b>Balance as on 30.06.2024</b>	<b>294,513,524</b>	<b>248,180,045</b>

**xv) Trust Bank PLC.: Tk. 600,000,000**

UDDIPAN has received Tk. 600,000,000 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 12.55% per annum. This loan is disbursed for agro-based sector through micro finance program.

<b>Balance as on 01.07.2023</b>	600,000,000	600,000,000
Add: Received during the year	600,000,000	600,000,000
Less: Adjustment during the year	-	600,000,000
	<b>1,200,000,000</b>	<b>1,800,000,000</b>
Less: Refund during the year	600,000,000	600,000,000
Less: Adjustment during the year	-	600,000,000
<b>Balance as on 30.06.2024</b>	<b>600,000,000</b>	<b>600,000,000</b>

**xvi) South East Bank PLC.: Nil**

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

<b>Balance as on 01.07.2023</b>	70,000,000	150,000,000
Add: Received during the year	-	70,000,000
Less: Adjustment during the year	-	150,000,000
	<b>70,000,000</b>	<b>370,000,000</b>
Less: Refund during the year	70,000,000	150,000,000
Less: Adjustment during the year	-	150,000,000
<b>Balance as on 30.06.2024</b>	<b>-</b>	<b>70,000,000</b>



**xvii) NCC Bank PLC.: Tk. 498,106,710**

UDDIPAN has received Tk. 490,000,000 from NCC Bank during this financial year and the duration of this loan is 01 years. The loan is repaid to the Bank in 12 EMIs starting at the end of 1st months of disbursement for each phase. Balance, if any, to be realized at the time of final installment with interest of 13.55% per annum. This loan is disbursed for micro finance program.

<b>Balance as on 01.07.2023</b>	498,106,710	498,321,101
Add: Received during the year	490,000,000	908,577,079
	<b>988,106,710</b>	<b>1,406,898,180</b>
Less: Refund during the year	801,883,813	901,597,966
Less: Adjustment during the year	15,102,812	7,193,505
<b>Balance as on 30.06.2024</b>	<b>171,120,085</b>	<b>498,106,710</b>

**xviii) Meghna Bank PLC.: Tk. Nil**

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

<b>Balance as on 01.07.2023</b>	-	364,142,923
Add: Received during the year	-	-
<b>Balance as on 30.06.2024</b>	-	<b>364,142,923</b>
Less: Adjustment during the year	-	364,142,923
	-	-

**xix) The Premier Bank PLC.: Tk. 50,000,000**

UDDIPAN has not received loan from Premier Bank PLC. during this financial year. The loan is repaid to the Bank in monthly installment with interest of 12.55% per annum. This loan is disbursed for agriculture & rural finance program.

<b>Balance as on 01.07.2023</b>	310,000,000	161,322,867
Add: Received during the year	-	260,000,000
Less: Adjustment during the year	1,035,272	3,725,000
	<b>311,035,272</b>	<b>425,047,867</b>
Less: Refund during the year	261,035,272	115,047,867
<b>Balance as on 30.06.2024</b>	<b>50,000,000</b>	<b>310,000,000</b>

**xx) Bangladesh BANK(Grehoyan) : Tk. 28,311,112**

UDDIPAN has received Tk. 13,000,000 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.

<b>Balance as on 01.07.2023</b>	23,400,000	13,000,000
Add: Received during the year	13,000,000	15,600,000
	<b>36,400,000</b>	<b>28,600,000</b>
Less: Refund during the year	8,088,888	5,200,000
<b>Balance as on 30.06.2024</b>	<b>28,311,112</b>	<b>23,400,000</b>

**xxi) MTBL Syndicate loan : Nil**

UDDIPAN has not received Syndicate loan during this financial year. The loan is repaid to the Bank in monthly installment with interest of 8% 9% & 10% per annum. This loan is disbursed for agriculture & rural finance program.

<b>Balance as on 01.07.2023</b>	816,353,567	1,824,381,623
Less: Adjustment during the year	-	992,659
	<b>816,353,567</b>	<b>1,825,374,282</b>
Less: Refund during the year	816,353,567	1,009,020,715
<b>Balance as on 30.06.2024</b>	-	<b>816,353,567</b>



**xxii) Mercantile bank PLC. : Tk. 13,160,968**

UDDIPAN has not received loan from Mercantile Bank during this financial year and the previous duration of this loan is 03 years. The loan is repaid to the Bank in Monthly installment with interest of 12.55% per annum. This loan is disbursed for crop cultivation, fisheries, livestock, irrigation and others agricultural activities.

<b>Balance as on 01.07.2023</b>	193,290,693	359,539,599
Less: Adjustment during the year	-	359,539,599
	<b>193,290,693</b>	<b>719,079,198</b>
Less: Refund during the year	179,943,967	166,248,906
Less: Adjustment during the year	185,759	359,539,599
<b>Balance as on 30.06.2024</b>	<b>13,160,968</b>	<b>193,290,693</b>

**xxiii) Bank Asia PLC.: Tk. 155,060,348**

UDDIPAN has received TK. 400,000,000 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.

<b>Balance as on 01.07.2023</b>	82,602,455	-
Add: Received during the year	400,000,000	100,000,000
Less: Adjustment during the year	1,084,633	-
	<b>483,687,088</b>	<b>100,000,000</b>
Less: Refund during the year	328,626,740	17,397,545
<b>Balance as on 30.06.2024</b>	<b>155,060,348</b>	<b>82,602,455</b>

**xxiv) NRB : Tk. 423,013,308**

UDDIPAN has received Tk. 378,950,000 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.

<b>Balance as on 01.07.2023</b>	332,546,669	-
Add: Received during the year	378,950,000	380,500,000
	<b>711,496,669</b>	<b>380,500,000</b>
Less: Refund during the year	277,277,842	47,953,331
Less: Adjustment during the year	11,205,519	-
<b>Balance as on 30.06.2024</b>	<b>423,013,308</b>	<b>332,546,669</b>

**xxv) 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.

<b>Balance as on 01.07.2023</b>	300,000,000	-
Add: Received during the year	500,000,000	560,000,000
Less: Adjustment during the year	13,605,475	-
	<b>813,605,475</b>	<b>560,000,000</b>
Less: Refund during the year	313,605,475	260,000,000
<b>Balance as on 30.06.2024</b>	<b>500,000,000</b>	<b>300,000,000</b>



**xxvi) BDBL.: Tk. Nil**

UDDIPAN has not received loan from BDBL during this financial year and the duration of this loan is 1 year This loan facility is Term loan. The loan is repaid to the Bank in monthly installment with interest of 9% per annum. This loan is disbursed for CMSME sector through micro finance program.

<b>Balance as on 01.07.2023</b>	51,336,875	-
Add: Received during the year	-	100,000,000
Less: Adjustment during the year	-	400,000
	<b>51,336,875</b>	<b>100,400,000</b>
Less: Refund during the year	51,336,875	49,063,125
<b>Balance as on 30.06.2024</b>	<b>-</b>	<b>51,336,875</b>

**xxvii) Midland Bank PLC.: Tk. 46,427,357**

UDDIPAN has received Tk. 550,598 from Midland Bank PLC during this financial year and the duration of this loan is 1 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.

<b>Balance as on 01.07.2023</b>	45,876,759	-
Add: Received during the year	550,598	380,500,000
	<b>46,427,357</b>	<b>380,500,000</b>
Less: Refund during the year	-	47,953,331
Less: Adjustment during the year	-	286,669,910
<b>Balance as on 30.06.2024</b>	<b>46,427,357</b>	<b>45,876,759</b>

**xxviii) South Bangla (SBAC) PLC.: Tk. 328,196,263**

UDDIPAN has received Tk. 200,000,000 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 12.95% and 13.95% per annum. This loan is disbursed for agriculture and micro finance sector through micro finance program.

<b>Balance as on 01.07.2023</b>	190,171,442	-
Add: Received during the year	200,000,000	200,000,000
	<b>390,171,442</b>	<b>200,000,000</b>
Less: Refund during the year	61,949,264	9,828,558
Less: Adjustment during the year	25,915	-
<b>Balance as on 30.06.2024</b>	<b>328,196,263</b>	<b>190,171,442</b>

**xxix) Citizens Bank PLC.: Tk. 150,000,000**

UDDIPAN has received Tk. 300,000,000 from Citizens Bank PLC during this financial year and the duration of this loan is 1 year This loan facility is Term loan. The loan is repaid to the Bank in monthly installment with interest of 14% per annum. This loan is disbursed for agriculture and micro finance sector through micro finance program.

<b>Balance as on 01.07.2023</b>	150,000,000	-
Add: Received during the year	300,000,000	150,000,000
	<b>450,000,000</b>	<b>150,000,000</b>
Less: Refund during the year	300,000,000	-
<b>Balance as on 30.06.2024</b>	<b>150,000,000</b>	<b>150,000,000</b>

**xxx) Jamuna Bank: Tk. 8,276,430**

UDDIPAN has received Tk. 100,000,000 from Jamuna Bank during this financial year and the duration of this loan is 1 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.

<b>Balance as on 01.07.2023</b>	-	-
Add: Received during the year	100,000,000	-
	<b>100,000,000</b>	-
Less: Refund during the year	90,576,089	-
Less: Adjustment during the year	1,147,482	-
<b>Balance as on 30.06.2024</b>	<b>8,276,430</b>	-

**xxxi) Community Bank Bangladesh PLC.: Tk. 77,260,547**

UDDIPAN has received Tk. 30,000,000 from Citizens Bank PLC during this financial year and the duration of this loan is 1 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.

<b>Balance as on 01.07.2023</b>	70,000,000	-
Add: Received during the year	30,000,000	70,000,000
	<b>100,000,000</b>	<b>70,000,000</b>
Less: Refund during the year	22,739,453	-
<b>Balance as on 30.06.2024</b>	<b>77,260,547</b>	<b>70,000,000</b>

**19.02. Non-Bank Loan: Tk. 6,131,899,187**

<b>Balance as on 01.07.2023</b>	4,779,215,069	1,576,618,567
Add: Received during the year	4,290,109,055	898,290,000
Add: Adjustment with interest	620,368,970	4,372,797,152
	<b>9,689,693,094</b>	<b>6,847,705,720</b>
Less: Refund during the year	3,446,549,376	1,379,352,735
Less: Adjustment during the year	111,244,531	689,137,915.73
<b>Balance as on 30.06.2024</b>	<b>6,131,899,187</b>	<b>4,779,215,069</b>

Term Loans are analyses as follows:

Amount repayable within 12 months	2,562,252,822	1,502,796,852
Repayable after 12 months but less than 24 months	3,553,280,882	3,273,338,164
Repayable after 24 months but less than 36 months	16,365,483	3,080,053
	<b>3,569,646,365</b>	<b>3,276,418,217</b>
	<b>6,131,899,187</b>	<b>4,779,215,069</b>

**i) Industrial Development Leasing Company of Bangladesh Ltd. (IDLC): Tk. Nil**

UDDIPAN has not taken loan from Industrial Development Leasing Company of Bangladesh Ltd. (IDLC) during this financial year.

Balance as on 01.07.2023	0	500,000,000
Add: Received during the year	-	-
Add: Adjustment during the year	-	1
	<b>0</b>	<b>500,000,001</b>
Less: Refund during the year	-	500,000,001
<b>Balance as on 30.06.2024</b>	<b>0</b>	<b>0</b>

**ii) The UAE - Bangladesh Investment Company Ltd.: Tk. 5,067,798**

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

Balance as on 01.07.2023	24,248,101	51,819,154
Add: Received during the year	-	-
	<b>24,248,101</b>	<b>51,819,154</b>
Less: Refund during the year	19,180,303	27,571,053
<b>Balance as on 30.06.2024</b>	<b>5,067,798</b>	<b>24,248,101</b>

**iii) Special Credit Initiative (SCI): Tk. 5,090,430,000**

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% but no interest is applicable if encashment within 30 days from loan receiving date. If depositors encash deposit amount before one year, they will get 6% interest and have to notice before seven days.

<b>Balance as on 01.07.2023</b>	3,793,932,300	116,113,550
Add: Received during the year	3,193,609,055	7,290,000
Add: Adjustment during the year	518,106,000	3,711,279,000
	<b>7,505,647,355</b>	<b>3,834,682,550</b>
Less: Refund during the year	2,311,259,055	37,804,500
Less: Adjustment during the year	103,958,300	2,945,750
<b>Balance as on 30.06.2024</b>	<b>5,090,430,000</b>	<b>3,793,932,300</b>

**iv) Lanka Bangla Finance Ltd.: Tk. 147,928,561**

UDDIPAN has not received loan from Lanka Bangla Finance Ltd. during this financial year. The duration of the loan is two years with 12% 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.

<b>Balance as on 01.07.2023</b>	385,635,545	326,669,971
Add: Received during the year	-	300,000,000
Add: Adjustment during the year	2,256,486	1,576,957
	<b>387,892,031</b>	<b>628,246,928</b>
Less: Refund during the year	239,963,470	242,611,383
<b>Balance as on 30.06.2024</b>	<b>147,928,561</b>	<b>385,635,545</b>

**v) Industrial and Infrastructure Development Finance Company Ltd. (IIDFC): Tk. 0**

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

<b>Balance as on 01.07.2023</b>	-	-
Add: Received during the year	-	9,000,000
Add: Adjustment during the year	-	-
	-	<b>9,000,000</b>
Less: Refund during the year	-	9,000,000
Less: Adjustment during the year	-	-
<b>Balance as on 30.06.2024</b>	-	-

**vi) Meridian Finance: Tk. 30,492,176**

UDDIPAN has taken Tk. 50,000,000 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.



<b>Balance as on 01.07.2023</b>	48,124,849	96,068,704
Add: Received during the year	50,000,000	-
Add: Adjustment during the year	-	2
	<b>98,124,849</b>	<b>96,068,706</b>
Less: Refund during the year	60,346,442	47,943,857
Less: Adjustment during the year	7,286,230	-
<b>Balance as on 30.06.2024</b>	<b>30,492,176</b>	<b>48,124,849</b>

**vii) Lanka Alliance Finance LTD.: Tk. 280,806,262**

UDDIPAN has taken Tk. 500,000,000 from Lanka Alliance Finance LTD during this financial year. The loan is refunded to the organization in monthly installment with 12% p.a interest.

<b>Balance as on 01.07.2023</b>	202,175,151	321,544,890
Add: Received during the year	500,000,000	150,000,000
Add: Adjustment during the year	0	557,815,448
	<b>702,175,151</b>	<b>1,029,360,338</b>
Less: Refund during the year	421,368,889	267,719,748
Less: Adjustment during the year	-	559,465,439
<b>Balance as on 30.06.2024</b>	<b>280,806,262</b>	<b>202,175,151</b>

**viii) National Finance: Tk. 127,827,149**

UDDIPAN has taken Tk. 200,000,000 from National Finance during this financial year. The loan is refunded to the organization in monthly installment with interest rate of 13%. This loan is disbursed to strengthen micro-finance activity among cottage, micro and other income generating activities.

<b>Balance as on 01.07.2023</b>	59,986,663	17,362,078
Add: Received during the year	200,000,000	200,000,000
	<b>259,986,663</b>	<b>217,362,078</b>
Less: Refund during the year	132,159,514	157,375,415
<b>Balance as on 30.06.2024</b>	<b>127,827,149</b>	<b>59,986,663</b>

**ix) BD Finance: Tk. 0**

UDDIPAN has not taken loan from BD Finance during this financial year.

<b>Balance as on 01.07.2023</b>	-	126,223,510
Add: Received during the year	-	-
	-	<b>126,223,510</b>
Less: Refund during the year	-	37,493,865
Less: Adjustment during the year	-	88,729,645
<b>Balance as on 30.06.2024</b>	-	-

**x) CVC Finance : Tk. 10,000,000**

UDDIPAN has taken Tk. 10,000,000 loan from CVC Finance during this financial year. The loan is refunded to the organization in monthly installment with interest rate of 10.75%. This loan is disbursed for micro finance purpose.

<b>Balance as on 01.07.2023</b>	-	13,005,993
Add: Received during the year	10,000,000	-
Add: Adjustment during the year	-	37,997,082
	<b>10,000,000</b>	<b>51,003,075</b>
Less: Refund during the year	-	13,005,994
	-	37,997,082
<b>Balance as on 30.06.2024</b>	<b>10,000,000</b>	-



**xi) Strategic finance & Investments Ltd : Tk. 0**

UDDIPAN has not taken loan from Strategic finance & Investments Ltd during this financial year. The previous loan is refunded to the organization in monthly installment with interest rate of 12%. This loan is disbursed for micro finance purpose.

Balance as on 01.07.2023	(0)	7,810,717
Add: Adjustment during the year	-	1
	<b>(0)</b>	<b>7,810,718</b>
Less: Refund during the year	-	7,810,718
<b>Balance as on 30.06.2024</b>	<b>(0)</b>	<b>(0)</b>

**xii) Loan from Anukul Foundation: Tk. 65,461,935**

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 9.00% per annum on declining balance method in 12 (twenty) 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.

<b>Balance as on 01.07.2023</b>	65,112,459	64,128,662
Add: Receive during the year	36,500,000	32,000,000
Add: Adjustment during the year	6,483	64,128,662
	<b>101,618,942</b>	<b>160,257,324</b>
Less: Refund during the year	36,157,007	31,016,203
Less: Adjustment during the year	-	64,128,662
<b>Balance as on 30.06.2024</b>	<b>65,461,935</b>	<b>65,112,459</b>

**xiii) 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 installment with interest rate of 15%. This loan is disbursed for micro finance purpose.

<b>Balance as on 01.07.2023</b>	200,000,000	-
Add: Receive during the year	300,000,000	200,000,000
	<b>500,000,000</b>	<b>200,000,000</b>
Less: Refund during the year	200,000,000	-
<b>Balance as on 30.06.2024</b>	<b>300,000,000</b>	<b>200,000,000</b>

**19.03. Financial Institution Loan Tk. 571,090,846****19.03.i. Palli Karma Sahayak Foundation (PKSF): Tk. 556,683,332**

<b>Balance as on 01.07.2023</b>	421,616,661	622,270,832
Add: Received during the year	440,000,000	121,000,000
	<b>861,616,661</b>	<b>743,270,832</b>
Less: Refund during the year	304,933,329	321,654,171
<b>Balance as on 30.06.2024</b>	<b>556,683,332</b>	<b>421,616,661</b>

**Term Loans are analyses as follows:**

Amount repayable within 12 months	190,862,857	214,436,115
Amount repayable after 12 months:		
Repayable after 12 months but less than 24 months	190,862,857	107,218,058
Repayable after 24 months but less than 36 months	174,957,618	99,962,488
	365,820,475	207,180,546
	<b>556,683,332</b>	<b>421,616,661</b>



**Learning and Innovation Fund to Test New Ideas (LIFT) Loan: Tk. Nil**

This loan was full paid to PKSf and the previous duration of this loan is two years with a grace period of six months. The loan is repaid to the funding agency on quarterly basis with a declining method of interest of 1%. UDDIPAN has not received any installment of this component of loan from PKSf in this audit period.

**Enhancing Resources and Increasing (IGA) : Tk. 13,600,000**

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. 450,000**

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. 3,300,000**

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. 99,000,000**

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. 114,000,000**

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.

**Sufolon: Tk. 60,000,000**

This loan is taken from PKSf and the duration of this loan is 0000000 years with 0000 month grace period. The loan is repaid to the funding agency on quarterly basis with a declining rate of interest 7.50%. UDDIPAN has received of this loan component from PKSf during this audit period.

**Livelihood Restoration loan (LRL): Tk. 12,000,000**

This loan is taken from PKSf and the duration of this loan is three years with one month grace period. The loan is repaid to the funding agency on quarterly basis with a declining rate of interest 5%. UDDIPAN has received of this loan component from PKSf during this audit period.

**Buniad: Tk. 13,333,332**

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.

**Sanitation Development Loan (SDL): Tk.1,000,000**

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 6.00%. UDDIPAN has received one installment of this component as loan from PKSf during this financial year.

**BD Wash: Tk. 240,000,000**

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.



**Infrastructure Development Company Ltd. (IDCOL): Tk. 14,407,514****Particulars are as follows:**

<b>Balance as on 01.07.2023</b>	23,793,708	31,145,296
	<b>23,793,708</b>	<b>31,145,296</b>
Less: Refund during the year	7,386,194	6,721,650
Less: Adjustment during the year	2,000,000	629,938
<b>Balance as on 30.06.2024</b>	<b>14,407,514</b>	<b>23,793,708</b>
Bank Loans are analysis as follows:		
Amount repayable within 12 months	4,443,243	7,351,588
Amount repayable after 12 months:		
Repayable after 12 months but less than 24 months	4,443,243	7,351,588
Repayable after 24 months but less than 36 months	4,443,243	7,351,588
Repayable after 36 months but less than 48 months	1,077,785	1,738,944
	9,964,271	16,442,120
	<b>14,407,514</b>	<b>23,793,708</b>

**Loans from - IDCOL (SHS): Tk. 0**

UDDIPAN hasn't taken any loan from IDCOL this financial year. The duration of previous loan is seven years with a grace period of one year. The loan is repaid to the organization in twenty four equal installment with interest rate of 6%.

<b>Balance as on 01.07.2023</b>	2,000,000	2,000,000
Add: Received during the year	-	-
	<b>2,000,000</b>	<b>2,000,000</b>
Less: Refund during the year	-	-
Less: Adjustment during the year	2,000,000	-
<b>Balance as on 30.06.2024</b>	<b>-</b>	<b>2,000,000</b>

**\*\* Details of Term Loan have been shown in Schedule - 9****Solar Irrigation (IDCOL): Tk. 1,843,185**

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%.

<b>Balance as on 01.07.2023</b>	4,660,535	7,443,279
Add: Receive during the year	-	-
	<b>4,660,535</b>	<b>7,443,279</b>
Less: Refund during the year	2,817,350	2,152,806
Less: Adjustment during the year	-	629,938
<b>Balance as on 30.06.2024</b>	<b>1,843,185</b>	<b>4,660,535</b>

## 19.03.ii(c) Solar Mini-grid (IDCOL): Tk. 12,564,329

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%.

<b>Balance as on 01.07.2023</b>	17,133,173	21,702,017
Add: Receive during the year	-	-
	<b>17,133,173</b>	<b>21,702,017</b>
Less: Refund during the year	4,568,844	4,568,844
<b>Balance as on 30.06.2024</b>	<b>12,564,329</b>	<b>17,133,173</b>

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

**20.00. Client's Deposit: Tk. 14,249,738,936**

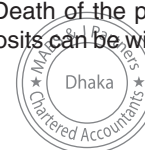
<b>Balance as on 01.07.2023</b>	11,939,530,127	11,359,499,338
Add: Received during the year	9,315,298,467	11,088,382,761
	<b>21,254,828,594</b>	<b>22,447,882,099</b>
Less: Refund during the year	6,629,703,574	6,098,731,947
Less: Adjustment during the year	220,457,188	4,280,655,426
Add: Deposit Interest	363,177,105	327,731,776
Less: Transfer to Spacial Credit Initiative	518,106,000	456,696,376
<b>Balance as on 30.06.2024</b>	<b>14,249,738,936</b>	<b>11,939,530,127</b>
Client's Deposits are analysis as follows:		
Amount payable within 12 months	5,699,895,576	2,550,931,691
Amount payable after 12 months	8,549,843,360	9,388,598,436
	<b>14,249,738,936</b>	<b>11,939,530,127</b>

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

i) Short Term Deposit (STD)	6,804,140,515	6,469,226,403
<b>Sub- Total</b>	<b>6,804,140,515</b>	<b>6,469,226,403</b>
ii) Current Account Deposit (CAD)	98,117,954	95,684,140
iii) Marginal savings Deposit	45,624,780	41,442,519
<b>Sub- Total</b>	<b>143,742,734</b>	<b>137,126,658</b>
iv) Monthly Deposit (MD)	1,801,907,830	1,778,433,750
v) Fixed Deposit (FD)	8,436,000	12,658,000
vi) Double Growth Deposit (DGD)	1,453,073,500	524,587,500
vii) Lacpati Deposit (LD)	606,716,977	493,232,815
viii) Triple Growth Benefit Scheme (TGBS)	928,782,000	228,735,000
ix) Monthly Benefit Scheme (MBS)	-	518,156,000
x) Millennium Deposit Scheme (MDS)	314,996,790	191,696,730
xi) Child Education Deposit	1,101,374,300	824,201,160
xii) Woman Development Deposit	1,069,845,390	751,267,510
xiii) Marriage savings Deposit	16,722,900	10,208,600
<b>Sub- Total</b>	<b>7,301,855,687</b>	<b>5,333,177,065</b>
<b>Grand Total</b>	<b>14,249,738,936</b>	<b>11,939,530,127</b>

**i) Short Term Deposit (STD): Tk. 6,804,140,515**

This deposit is not usually withdraw able and regularly deposited by the client. In special cases a portion of this deposit cab be withdraw once in a year by taking the approval of appropriate authority and by keep depositing of 50% of loan outstanding. Clients can choose to deposit weekly 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 withdraw 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. 98,117,954**

Small depositors usually value convenient, easy access and relatively secure delivery deposit services above all else. The deposits account is like a current account, where clients can save or withdraw the amount on demand. This deposits stands for those deposits which the clients deposit voluntarily behind their regular deposit. The minimum depositing amount of this fund is Tk. 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 has to come to officer and complete the required process for withdrawn.

**iii) Marginal savings Deposit: Tk. 45,624,780**

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 has to come to officer and complete the required process for withdrawn.

**iv) Client Monthly Deposit Scheme (CMD): Tk. 1,801,907,830**

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. 8,436,000**

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. 1,453,073,500**

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. 606,716,977**

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. 928,782,000**

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) Monthly Benefit Scheme (MBS): Tk. Nil**

**x) Millennium Savings Deposit (MDS): Tk. 314,996,790**

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.



**xi) Child Education Saving Scheme: Tk. 1,101,374,300**

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.

**xii) Women Development Scheme: Tk. 1,069,845,390**

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. 16,722,900**

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 01.07.2023	3,117,457	3,207,457
Add: Received during the year	-	-
	<b>3,117,457</b>	<b>3,207,457</b>
Less: Adjustment during the year	5,000	90,000
<b>Balance as on 30.06.2024</b>	<b>3,112,457</b>	<b>3,117,457</b>

**22.00 Staff Welfare Fund: Tk. 47,208,423**

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



	<b>Balance as on 01.07.2023</b>	39,823,360	35,477,981
	Add: Received during the year	-	-
	Add: Adjustment Received during the year	10,114,311	6,776,967
		<b>49,937,671</b>	<b>42,254,948</b>
	Less: Adjustment Paid during the year	2,729,248	2,431,588
	<b>Balance as on 30.06.2024</b>	<b>47,208,423</b>	<b>39,823,360</b>
<b>23.00.</b>	<b>Risk Coverage Fund: Tk. 299,305,952</b>		
	<b>Balance as on 01.07.2023</b>	289,081,944	224,533,738
	Add : Received during the year	314,542,604	308,728,074
		<b>603,624,548</b>	<b>533,261,812</b>
	Less : Claim Settlement during the year (CLWP)	31,607,255	59,287,443
	Less : Adjustment during the year with loan	272,711,341	184,892,425
	<b>Balance as on 30.06.2024</b>	<b>299,305,952</b>	<b>289,081,944</b>
<b>23.01</b>	<b>Risk Coverage Fund Income Transfer to Profit or Loss Account</b>		
	Risk Free Recovery from Risk Coverage Fund during the year	99,510,817	52,358,183
		<b>99,510,817</b>	<b>52,358,183</b>

Note: Risk free recovery from risk coverage fund recognized when the loan holder repay their whole loan amount. As per Risk Coverage Fund policy 2021, the ended of clients project under Risk Coverage Fund received subscriptions amount after deduct of all costs which has been transferred to income as recovery from risk Coverage Fund.

**\*\* Details of Risk Coverage Fund have been shown in Schedule - 11**

**23.01.01 Risk Coverage Fund: Tk. 299,305,952**

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 wave 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/- 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 two year. And only the borrower will have the eligibility to be the client of this fund. The money deposited in this fund is not refundable. But the deposit amount will be refund after client die. The hard core poor client or the clients involved in this fund by paying Tk. 5/- each per thousand.

**24.00 Accounts Payables: Tk. 553,306,075**

	<b>Balance as on 01.07.2023</b>	113,856,868	206,354,385
	Add: Provision during the year	423,990,631	10,473,564
	Add: Adjustment during the year	256,055,146	337,615,077
		<b>793,902,645</b>	<b>554,443,025</b>
	Less: Paid during the year	240,596,570	338,621,944
	Less: Adjustment during the year	-	101,964,212
	<b>Balance as on 30.06.2024</b>	<b>553,306,075</b>	<b>113,856,868</b>
	Subsidiaries (UREL)	2,174,400	1,644,145
	Subsidiaries (Agro)	229,250	
		<b>555,709,725</b>	<b>115,501,013</b>



**Details are as follows:**

Salary & Benefits Payable	127,000	283,862
VAT Payable	169,997	4,021,207
Tax Payable	76,935	2,992,191
Audit Fees	920,000	1,600,000
Motor-Cycle Loan	98,640	98,640
Repair & Maintenance	895,847	322,113
Printing, Stationary & suppliers	3,235,669	1,152,260
Payable to MFP by UDDIPAN Fund	168,000	168,000
Leave Salary Payable	406,546	406,546
M/s Safe power & solution	-	25,000
Professional fee/consultance fee	1,932,000	-
Legal Exp	-	24,050
Travelling & Transportation	323,212	642,452
UDDIPAN Energy Ltd.(UEL)	7,316,391	7,316,391
Power pull ENG.	100,000	2,530,037
Staff DPS	447,890	447,890
Lab Expenses	138,952	138,952
Confident	525,096	525,096
Exelon	973,397	973,397
Scube	355,038	355,038
Lift	108,775	108,775
Fixed Assets		589,768
Payable to SEEDS (Gratuity)	266,146	266,146
Staff incentive	-	2,322,780
Entertainment	-	480
Tex BD	-	46,884
Sherta power	-	329,290
Program Activity	-	488,800
Membership Fee	9,067,541	8,404,836
Term Loan Interest	39,782,294	47,870,544
Payable Acc for customer savings	29,806,741	-
Staff Training	561,247	-
Social credit initiative Phase -2	8,889,160	-
Others Payable	1,635,743	1,498,273
Health Insurance	6,128,579	2,705,400
Probe Bangladesh Ltd	8,602,760	14,415,000
PF	2,509,118	7,737,814
PF Loan	-	(180,520)
Gratuity	3,430,747	3,153,193
SWF	595,982	76,284
Reptiles Firm	423,710,631	-
	<b>553,306,074</b>	<b>113,856,868</b>



**Subsidiaries (UREL)**

Progoti Technological Solution	1,644,145	1,644,145
Payables against office expenses-Mohammadpur	294,751	-
Payables against office expenses-SKS Tower	214,942	-
Payables to Nazir Alam	3,841	-
Payables to Md.Mahbubur Rahman	16,721	-
Subsidiaries (Agro)		
Salary	227,000	
Internet Bill	2,250	
	<b>555,709,724</b>	<b>115,501,013</b>

**\*\* Details of Accounts Payable have been shown in Schedule - 12**

**25.00 Provisions for Expenses & Tax: Tk. 831,224,084**

<b>Balance as on 01.07.2023</b>	656,944,837	47,418,693
Add: Provision during the year	79,182,003	196,184,485
Add: Adjustment during the year	90,425,836	456,705,843
	<b>826,552,676</b>	<b>700,309,022</b>
Less: Paid during the year	58,568	29,438,015
Less: Adjustment during the year	-	13,926,170
<b>Balance as on 30.06.2024</b>	<b>826,494,107</b>	<b>656,944,837</b>
<b>Subsidiaries (UREL)</b>	4,729,977	644,029
	<b>831,224,084</b>	<b>657,588,866</b>

**Details are as follows:**

Electricity Bill	28,175	5,612
Water & Gas	643	3,856
Staff DPS Interest	8,440	9,087
Provision for Savings Interest	772,599,823	611,036,040
Provision for Income Tax	53,857,027	45,890,242
	<b>826,494,107</b>	<b>656,944,836</b>
Subsidiaries (UREL)		
Provision for Tax	4,729,977	644,029
	<b>831,224,084</b>	<b>657,588,865</b>

**\*\* Details Provisions for Expenses have been shown in Schedule - 13**

**26.00 Others Liabilities: Tk. 454,087,144****This is made up as follows :**

<b>Balance as on 01.07.2023</b>	477,181,331	432,804,259
Add : Received during the year	18,603,062,914	17,086,925,464
Add : Adjustment during the year	-	31,134,702
	<b>19,080,244,245</b>	<b>17,550,864,425</b>
Less : Paid during the year	10,802,200	372,500
less : Adjustment during the year	18,615,471,152	17,073,310,594
<b>Balance as on 30.06.2024</b>	<b>453,970,893</b>	<b>477,181,331</b>
Subsidiaries (UREL)	116,251	156,251
	<b>454,087,144</b>	<b>477,337,581</b>



**Details of Other Liabilities:**

Security Deposit (Procurement & Others)	437,274	763,274
Staff Contributory Emergency Fund (SCEF)	319,793	319,794
Advance Grant	60,147,987	59,846,784
Advance From Borrower	376,354,669	391,213,939
Health Insurance	16,711,170	25,037,540
	<b>453,970,893</b>	<b>477,181,331</b>

**Subsidiaries (UREL)**

Audit Fees	115,000	115,000
Accounting Service	1,251	40,000
Salary TDS	-	1,251
	<b>454,087,144</b>	<b>477,337,581</b>

**\*\* Details Others Liabilities have been shown in Schedule - 14****27.00 Other Income : Tk.**

Members Admission Fee	718,088	738,549
Sales of Loan Form	606,420	565,840
Sales of Pass Book	895,029	734,840
Other Income	769,182	514,047
Write Off Loan Recovery	373,221	317,067
Profit on sale of Asset/Inventory	388,135	292,423
Paravet fee	6,610	998,985
Training Income	1,191,963	839,060
Health Card Sale	40,474,807	24,513,283
Sale of Water	372,150	87,344
Rental Income	608,000	17,875,867
Tree Sales	249,209	-
Procurement Schedule	10,500	34,500
Reptiles Firm (Paddy/Fruits/Vegetable sale)	684,277	-
Health Instrument & Fees	-	2,413,021
	<b>47,347,590</b>	<b>49,924,826</b>

**28.00 Provision for LLP, Income Tax & Investment and Deposits & Prepayments : Tk. 891,215,284**

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
	<b>891,215,284</b>	<b>312,859,481</b>

**Subsidiaries (UREL)**

Income Tax Provision	4,539,604	88,290
	<b>895,754,888</b>	<b>312,947,771</b>



**29.00 Key Micro-Finance Ratios:****a) Portfolio Quality:**

Clients per Loan Collector	331	418
Borrower per Loan Collector	231	232
Portfolio per Loan Collector	9,625,497	9,429,475
Disbursement per Loan Collector	14,935,452	15,347,071
Cost per Tk. 100 lent	6.91%	6.15%
Cost per Loan	11,394	8,214
Income per Loan made	11,492	10,113
On time realization rate	96.70%	96.78%
Cumulative Rate of Return (CRR)	99.20%	99.48%
Overdue as a % of Total Portfolio	6.62%	3.69%
Loan Loss Provision Ratio	5.84%	3.09%
Portfolio at Risk (PAR)	6.60%	6.59%
Average Loan Size	80,747	75,930
Client Borrower Ratio	69.92%	55.49%

**b) Profitability Analysis:**

Operation Self Sufficiency (OSS)	101%	123%
Financial Self Sufficiency (FSS)	100%	118%
Return on Equity (ROE)	1.16%	27.29%
Return on Total Assets (RTA)	0.15%	3.77%

**c) Assets/Liability Management:**

Yield on Gross Portfolio	21.54%	22.53%
Current Ratio	2:1	2.13:1
Annual Growth to Total Assets	20.52%	18.18%
Debt Capital Ratio	5.96:1	5.44:1

**d) Liquidity Ratio on FDR**

18.04%	18.60%
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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 2024**

(Annexure - A)

Sl.No	Eligibility criteria	Standard	Audited Figures or Compliance FY 2023-2024	Audited Figures or Compliance FY 2022-2023
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%	99.20%	99.48%
	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%	96.70%	96.78%
2	Minimum liquidity ratio on FDR	10%	18.04%	18.60%
3	Minimum current ratio	2:1	2 :1	2.13 :1
4	Minimum capital adequacy ratio	15%	13.00%	15.77%
5	Minimum debt service cover ratio	1.25:1	1:1	1.05 :1
6	Debt to capital ratio	9:1	5.96:1	5.44:1
7	Minimum rate of return on capital	1%	1.16%	27.29%

\* Ratio has been shown only UDDIPAN accounts except subsidiaries (UREL)



United Development Initiatives for Programmed Actions (UDDIPAN)  
For the year ended 30 June 2024

Performance Parameters	Formula	Calculation	Ratio
Cumulative Recovery Rate (CRR)	$\frac{(\text{Cumulative recovery - Advance recovery}) * 100}{(\text{Cumulative recovery - Advance recovery} + \text{Dues})}$	$\frac{(237,441,396,387 - 314,106,672) * 100}{(237,441,396,387 - 314,106,672 + 1,908,811,259)}$	99.20%
On Time Recovery Rate (OTR)	$\frac{(\text{Regular recovery in the last 12 months}) * 100}{\text{Regular recoverable in the last 12 months}}$	$\frac{37,645,866,208 * 100}{38,929,147,704}$	96.70%
Liquidity Ratio on FDR	$\frac{\text{FDR} * 100}{\text{Deposit Portfolio}}$	$\frac{2,570,296,548 * 100}{14,249,738,936}$	18.04%
Current Ratio	$\frac{\text{Current Assets}}{\text{Current Liabilities}}$	$\frac{37,015,894,911}{22,312,455,166}$	2:1
Capital Adequacy Ratio	$\frac{\text{Total Capital}}{\text{Total assets - Cash - Bank - FDR}}$	$\frac{4,664,281,353}{(40,144,002,909 - 1,308,249,424 - 2,570,296,548)}$	13.00%
Debt Service cover Ratio	$\frac{\text{Surplus} + \text{Principal amount paid} + \text{Service charge Paid}}{\text{Principal amount paid} + \text{Service charge Paid}}$	$\frac{54,239,430 + 15,879,624,470 + 1,496,612,107}{15,879,624,470 + 1,496,612,107}$	1:1
Debt to Capital Ratio	$\frac{\text{Total Debt}}{\text{Total Capital}}$	$\frac{27,809,870,206}{4,664,281,353}$	5.96:1
Rate of Return on Capital	$\frac{\text{Net Surplus} * 100}{\text{Average Capital}}$	$\frac{54,239,430 * 100}{(4,669,491,456 + 4,689,839,259) / 2}$	1.16%

\* 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 2024

(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.)
<b>Assets :</b>							
Property, Plant and Equipment	6.00	5,689,200	11,378,400	54,926,825	219,707,301	596,804,123	888,505,849
Investments	7.00	-	-	-	-	549,300,492	549,300,492
Loan to Clients	8.00	4,105,345,124	8,210,690,248	13,880,540,521	2,641,414,054	-	28,837,989,947
Other Loans	9.00	245,320	490,640	64,542,387	167,211,038	-	232,489,385
Term Deposit	10.00	202,593,600	334,751,722	2,117,494,364	-	-	2,654,839,686
Preliminary Expenses	0.00	-	-	-	22,230	-	22,230
Stocks	11.00	-	1,530,290	42,512,593	-	-	44,042,883
Accounts Receivable	12.00	23,053,870	46,107,740	36,230,054	-	-	105,391,664
Deposits & Prepayments	13.00	12,530,589	25,060,878	1,482,413,538	-	-	1,520,005,005
Cash and cash equivalents	14.00	1,393,806,529	-	-	-	-	1,393,806,529
<b>Total Assets</b>		<b>5,743,264,232</b>	<b>8,630,009,918</b>	<b>17,678,660,282</b>	<b>3,028,354,623</b>	<b>1,146,104,615</b>	<b>36,226,393,670</b>
<b>Liabilities :</b>							
Loan Loss Provision (LLP)	17.00	-	-	1,422,766,789	-	-	1,422,766,789
Provision against Investment and Deposits & Prepayments	18.00	-	-	-	131,677,965	-	131,677,965
Term Loan	19.00	1,181,235,745	2,362,471,490	5,403,444,247	4,627,387,301	-	13,574,538,783
Client's Deposit	20.00	781,949,306	1,563,898,613	3,354,047,657	8,549,843,360	-	14,249,738,936
Staff Security Deposit	21.00	-	-	-	3,112,457	-	3,112,457
Staff Welfare Fund	22.00	-	-	-	2,136,650	45,071,773	47,208,423
Risk Coverage Fund	23.00	21,892,954	43,785,908	233,627,090	-	-	299,305,952
Accounts Payable	24.00	27,892,103	527,817,621	-	-	-	555,709,724
Provision for Expenses	25.00	53,712,458	107,424,916	670,086,710	-	-	831,224,084
Other Liabilities	26.00	78,932,015	157,864,030	217,291,099	-	-	454,087,144
<b>Total Liabilities</b>		<b>2,145,614,581</b>	<b>4,763,262,578</b>	<b>11,301,263,593</b>	<b>13,314,157,733</b>	<b>45,071,773</b>	<b>31,569,370,259</b>
<b>Net Liquidity difference</b>		<b>3,597,649,650</b>	<b>3,866,747,340</b>	<b>6,377,396,689</b>	<b>(10,285,803,110)</b>	<b>1,101,032,842</b>	<b>4,657,023,411</b>
<b>Percentage of Net Liquidity Difference</b>		<b>63%</b>	<b>45%</b>	<b>36%</b>	<b>-340%</b>	<b>96%</b>	<b>13%</b>

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 2024

**(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		28,837,989,947		
2.00.	Total overdue		1,908,811,259		
3.00.	Regular	Loans with no overdue installments	26,179,661,301	1%	261,796,613
4.00.	Watchful	Loan default duration between 1 to 30 days	384,008,413	5%	19,200,421
5.00.	Sub- Substandard	Loan default duration between 31 to 180 days	971,107,791	25%	242,776,948
6.00.	Doubtful	Loan default duration between 181 to 365 days	569,692,053	75%	427,269,040
7.00.	Bad	Loan default duration between above 365 days	733,520,389	100%	733,520,389
<b>Total Amount</b>			<b>28,837,989,947</b>		<b>1,684,563,410</b>

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

Particulars	Amount in Taka
Required provision as per MRA policy	1,684,563,410
Actual provision made by the Organization	1,684,563,402
Excess of provision	(8)
Loan written off balance as on 01.07.2023	166,417,033
Written off loan recovered during the year 2023-2024	373,221
<b>Loan Written off balance as on 30.06.2024</b>	<b>166,043,812</b>

**(iii) Loan Operational Report**

Si no	Particulars	2023-2024			2022-2023		
1.	<b>Financial Service Product:</b>						
	<b>Loan Product:</b>						
	Loan (PKSF,Bank & others)	28,450,513,814			27,117,260,712		
	Housing Loan	26,496,717			21,187,588		
	Sanitation Loan	360,979,416			244,747,952		
	<b>Savings Product:</b>						
	Clients	14,249,738,936			11,939,530,127		
<b>Insurance Product:</b>							
Others	299,305,952			289,081,944			
2	<b>Number of Branches</b>	<b>1000</b>			<b>1001</b>		
		<b>M</b>	<b>F</b>	<b>Total</b>	<b>M</b>	<b>F</b>	<b>Total</b>
3	<b>Number of Samities</b>	4,091	53,560	57,651	3,818	50,003	53,821
4	<b>Number of Members</b>	72,346	917,898	990,244	96,201	1,117,610	1,213,811
5	<b>Number of borrowers</b>	47,774	644,561	692,335	47,487	626,116	673,603
6	<b>Number of Staff</b>	5,196	1,801	6,997	4,422	2,096	6,518
7	<b>Amount (Taka) of loan outstanding with Samiti Members</b>	2,833,125,935	26,004,864,012	28,837,989,947	2,817,403,948	24,559,377,594	27,376,781,542
8	<b>Member: borrower</b>	1.51:1	1.42:1	1.43:1	2.02:1	1.78:1	1.56:1
9	<b>Average Loan size</b>			80,747			75,930

United Development Initiatives for Programmed Actions (UDDIPAN)  
Consolidated Schedule of Property, Plant and Equipment

As at 30 June 2024

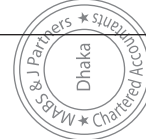
(Annexure - D)

Particulars	Cost			Rate of Dep. (%)	Depreciation			WDV as on 30.06.2024		
	Balance as on 01.07.2023	Addition during the year	Adjustment/ Disposal during the year		Balance as on 30.06.2024	Charged during the year	Adjustment/ Disposal during the year		Balance as on 30.06.2024	
	1	2	3	4=(1+2-3)	5	6	7	8	9=(6+7-8)	10=(4-9)
Land & Land Development	350,598,219	35,301,856	-	385,900,075	0%	-	-	-	-	385,900,075
Building & Other Construction	250,768,832	3,356,599	-	254,125,431	2%	60,810,249	5,111,344	-	65,921,593	188,203,838
Furniture & Fixtures	136,128,539	26,950,017	9,790	163,068,766	10%	62,436,303	12,498,957	9,788	74,925,472	88,143,294
Vehicle	92,387,682	632,963	-	93,020,645	20%	46,094,321	13,510,151	-	59,604,472	33,416,173
Motor Cycle	8,950,904	-	-	8,950,904	20%	8,691,616	196,540	-	8,888,156	62,748
Bi-Cycle	3,288,819	3,000	-	3,291,819	20%	2,971,837	82,618	-	3,054,455	237,364
Equipment's	135,279,131	29,563,934	554,398	164,288,667	10%	60,772,580	10,218,532	412,457	70,578,655	93,710,012
Computer, Printer & UPS	93,325,097	14,141,218	2,127,042	105,339,273	30%	65,670,182	17,020,106	2,126,980	80,563,308	24,775,965
Telephone	5,747,616	800	-	5,748,416	10%	4,656,762	25,993	-	4,682,755	1,065,661
Generator	18,137,651	-	-	18,137,651	20%	8,301,767	1,027,640	-	9,329,407	8,808,244
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	5,321,154	-	1,945,654	3,375,500	20%	5,321,153	-	1,945,654	3,375,499	1
Photocopy Machine	300,000	-	-	300,000	10%	299,999	-	-	299,999	1
Software	38,511,931	-	-	38,511,931	10%	38,455,233	9,824	-	38,465,057	46,874
Battery	21,062,000	-	-	21,062,000	14%	20,640,760	421,238	-	21,061,998	2
Inverter	20,113,000	-	-	20,113,000	10%	14,079,100	2,011,300	-	16,090,400	4,022,600
Solar Panel	31,095,162	487,305	-	39,577,100	5%	13,851,985	1,978,855	-	15,830,840	23,746,260
Pump and control unit and others	59,612,040	-	-	59,612,040	20%	29,627,460	278,004	-	29,905,464	1,677,003
Civil Construction of Pump house	376,512	-	-	376,512	20%	59,612,039	5,076	-	59,612,039	1
Digital Camera	28,963	-	-	28,963	15%	368,898	-	-	373,974	2,538
Internet Modem	156,666	-	-	156,666	15%	28,960	-	-	28,960	3
Multimedia Projector	650,000	-	-	650,000	20%	110,055	130,000	-	156,664	2
Hachary Machinery	99,198	-	-	99,198	20%	5,001	19,840	-	24,841	409,945
Agriculture Equipment	30,984,596	3,026,491	-	34,011,087	20%	1,470,324	6,626,947	-	8,097,271	74,357
Machinery	960,829	3,400,000	-	960,829	10%	199,820	96,083	-	295,903	664,926
Medical Equipment	-	116,864,183	-	3,400,000	20%	-	429,315	-	429,315	2,970,68
<b>Sub - Total</b>	<b>1,345,333,441</b>	<b>116,864,183</b>	<b>4,636,884</b>	<b>1,457,560,740</b>	<b>-</b>	<b>506,504,866</b>	<b>71,698,363</b>	<b>4,494,879</b>	<b>573,708,350</b>	<b>883,852,390</b>
<b>Subsidiaries (UREL)</b>										
Furniture & Fixtures	66,100	42,400	-	108,500	10%	13,220	6,610	-	19,830	88,670
Equipment's	19,100	270,771	-	289,871	10%	3,820	13,837	-	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
<b>Sub - Total</b>	<b>85,200</b>	<b>2,270,130</b>	<b>-</b>	<b>2,355,330</b>	<b>-</b>	<b>17,040</b>	<b>132,936</b>	<b>-</b>	<b>149,976</b>	<b>2,205,354</b>
<b>Subsidiaries (Agro)</b>										
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
<b>Sub - Total</b>	<b>-</b>	<b>2,611,232</b>	<b>-</b>	<b>2,611,232</b>	<b>-</b>	<b>-</b>	<b>163,126</b>	<b>-</b>	<b>163,126</b>	<b>2,448,106</b>
<b>GRAND TOTAL</b>	<b>1,345,418,641</b>	<b>121,745,545</b>	<b>4,636,884</b>	<b>1,462,527,301</b>	<b>-</b>	<b>506,521,906</b>	<b>71,994,425</b>	<b>4,494,879</b>	<b>574,021,452</b>	<b>888,505,849</b>



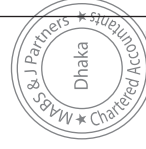
United Development Initiatives for Programmed Actions (UDDIPAN)  
**Details Schedule of Property, Plant and Equipment**  
 As at 30 June 2024

Particulars	Cost				Rate of Dep. (%)	Depreciation			WDV as on 30.06.2024 10=(4-9)	
	Balance as on 01.07.2023	Addition during the year	Adjustment/ Disposal during the year	Balance as on 30.06.2024		Balance as on 01.07.2023	Charged during the year	Adjustment/ Disposal during the year		Balance as on 30.06.2024
	1	2	3	4=(1+2-3)		6	7	8		9=(6+7-8)
<b>PKSF, Bank &amp; Financial Institution</b>										
Land & Land Develop	49,369,527	-	3,008,764	46,360,763.00	0%	-	-	-	46,360,763	
Building & Other Construction	30,456,669	47,575	2,456,899	30,504,244.00	2%	12,009,922	572,559.00	12,582,481.06	17,921,763	
Furniture & Fixtures	52,808,356	7,802,178	-	58,153,635.00	10%	39,272,007	3,406,491.28	(354,337.00)	43,032,835.38	
Vehicle	52,839,943	628,313	-	53,468,256.00	20%	34,379,487	6,036,201.00	40,415,688.00	13,052,568	
Bi-Cycle	2,034,119	3,000	-	2,037,119.00	20%	1,998,225	6,618.00	2,004,843.00	32,276	
Equipment's	40,673,564	6,078,046	2,682,459	44,069,151.00	10%	30,392,447	2,657,140.00	551,045.00	11,570,609	
Telephone	5,289,665	-	-	5,289,665.00	10%	4,298,321	3,000.00	4,301,321.00	988,344	
Computer, Printer & UPS	40,899,638	4,668,168	2,347,541	43,220,265.00	30%	35,687,772	3,138,702.00	1,516,519.00	5,910,310	
Generator	39,861	-	-	39,861.00	10%	39,861	-	39,861.00	-	
Software	38,511,931	-	-	38,511,931.00	10%	38,455,233	9,824.00	38,465,057.00	46,874.00	
<b>Sub Total:</b>	<b>312,923,273</b>	<b>19,227,280</b>	<b>10,495,663</b>	<b>321,654,890.00</b>		<b>196,533,275</b>	<b>15,830,535</b>	<b>1,713,227</b>	<b>210,650,583</b>	
<b>Green Energy (UDDIPAN)</b>										
Furniture & Fixture	12,840	-	-	12,840	10%	12,839	-	12,839	1	
Equipment	5,600	-	-	5,600	10%	5,600	-	5,600	-	
<b>Sub total</b>	<b>18,440</b>	<b>-</b>	<b>-</b>	<b>18,440</b>		<b>18,439</b>	<b>-</b>	<b>18,439</b>	<b>1</b>	
<b>Green Energy (IDCOL)</b>										
Furniture & Fixture	800,908	-	-	800,908	10%	751,051	42,281	793,332.00	7,576	
Equipment	655,077	-	-	655,077	10%	655,043	-	655,043.00	34	
<b>Sub total</b>	<b>1,455,985</b>	<b>-</b>	<b>-</b>	<b>1,455,985</b>		<b>1,406,094</b>	<b>42,281</b>	<b>1,448,375</b>	<b>7,610</b>	
<b>UDDIPAN Micro Finance (UMFP)</b>										
Land & Land Development	78,593,000	-	13,860,936	64,732,064	2%	-	2,536	2,536	64,732,064	
Building & Other Construction	29,520,346	88,705	3,091,294	29,609,051	10%	14,551,921	8,021,500	22,211,368	29,606,515	
Furniture & Fixture	72,341,154	17,495,349	-	86,745,209	20%	44,621	-	44,621	64,533,841	
Bi-cycle	44,628	-	-	44,628	30%	23,223,796	12,825,590	35,808,185	15,466,172	
Computer	44,968,387	8,114,750	1,808,780	51,274,357	10%	5,840	14,432	20,272	35,317	
Telephone	54,789	800	-	55,589	10%	2,983,936	2,969,313	6,011,927	25,007,473	
Equipment	18,838,291	15,751,068	3,569,959	31,019,400	20%	7,679,594	4,567,434	12,247,028	9,362,781	
Vehicle	21,605,159	4,650	-	21,609,809	20%	48,489,708	28,400,805	76,345,937	208,744,170	
<b>Sub total</b>	<b>265,965,754</b>	<b>41,455,322</b>	<b>22,330,969</b>	<b>285,090,107</b>		<b>502,519</b>	<b>33,980</b>	<b>536,499</b>	<b>1,162,498</b>	
<b>Rame Breeding</b>										
Rame Breeding Shed Construction Cost	1,698,997	-	-	1,698,997	10%	90,654	-	90,653	1	
Furniture & Fixture	90,654	-	-	90,654	10%	21,639	-	21,638	1	
Equipment	21,639	-	-	21,639	10%	614,810	33,980	648,790	1,162,500	
<b>Sub total</b>	<b>1,811,290</b>	<b>-</b>	<b>-</b>	<b>1,811,290</b>		<b>4,199</b>	<b>-</b>	<b>4,199</b>	<b>1</b>	
<b>ENRICH</b>										
Furniture & Fixture	4,200	-	-	4,200	10%	4,199	-	4,199	1	
<b>Sub total</b>	<b>4,200</b>	<b>-</b>	<b>-</b>	<b>4,200</b>		<b>4,199</b>	<b>-</b>	<b>4,199</b>	<b>1</b>	



United Development Initiatives for Programmed Actions (UDDIPAN)  
**Details Schedule of Property, Plant and Equipment**  
As at 30 June 2024

Particulars	Cost			Rate of Dep. (%)	Depreciation			WDV as on 30.06.2024		
	Balance as on 01.07.2023	Addition during the year	Adjustment/ Disposal during the year		Balance as on 30.06.2024	Charged during the year	Adjustment/ Disposal during the year		Balance as on 30.06.2024	
	1	2	3	4=(1+2-3)	5	6	7	8	9=(6+7-8)	10=(4-9)
<b>Remittance</b>										
Telephone	3,000	-	-	3,000	10%	2,100	300	-	2,400	600
<b>Sub total</b>	<b>3,000</b>	<b>-</b>	<b>-</b>	<b>3,000</b>		<b>2,100</b>	<b>300</b>	<b>-</b>	<b>2,400</b>	<b>600</b>
<b>Water Treatment Plant (WTP)</b>										
Building & Other Construction	360,000	-	-	360,000	2%	50,400	7,200	-	57,600.00	302,400
Furniture & Fixture	5,470	-	-	5,470	10%	4,556	552	-	5,108.00	362
Bi-cycle / Van	240,000	-	-	240,000	20%	119,999	30,000	-	149,999.00	90,001
Generator	103,500	-	-	103,500	15%	62,103	15,528	-	77,631.00	25,869
Equipment	1,548,685	-	-	1,548,685	10%	1,290,194	154,860	-	1,445,054.00	103,631
<b>Sub total</b>	<b>2,257,655</b>	<b>-</b>	<b>-</b>	<b>2,257,655</b>		<b>1,527,252</b>	<b>208,140</b>	<b>-</b>	<b>1,735,392</b>	<b>522,263</b>
<b>Agriculture Training Centre</b>										
Land & Land Development		35,301,856		35,301,856						35,301,856
Furniture & Fixture	60,210	-	-	60,210	10%	8,331	6,021	-	14,352	45,858
Bi-cycle/ Van	230,000	-	-	230,000	20%	68,937	46,000	-	114,937	115,063
Equipment	147,680	-	-	147,680	10%	24,378	14,768	-	39,146	108,534
Computer	-	-	-	-	30%	-	-	-	-	-
Irrigation Pump	492,962	-	-	492,962	10%	104,737	98,592	-	203,329	289,633
Air Conditioner	32,000	-	-	32,000	10%	2,604	3,200	-	5,804	26,196
Hachary Machinery	650,000	-	-	650,000	20%	110,055	130,000	-	240,055	409,945
Agriculture Equipment	99,198	-	-	99,198	20%	5,001	19,840	-	24,841	74,357
<b>Sub total</b>	<b>1,712,050</b>	<b>35,301,856</b>	<b>-</b>	<b>37,013,906</b>		<b>324,043</b>	<b>318,421</b>	<b>-</b>	<b>642,464</b>	<b>36,371,442</b>
<b>Solar Mini-grid</b>										
Land & Land Development	3,776,232	-	-	3,776,232		-	-	-	-	3,776,232
Building	28,677,560	-	-	28,677,560	5%	10,037,146	1,433,878	-	11,471,024	17,206,536
Equipment's	58,412,492	643,256	-	59,055,748	5%	18,435,845	2,761,748	-	21,197,593	37,858,155
Battery	21,062,000	-	-	21,062,000	14%	20,640,760	421,238	-	21,061,998	2
Furniture & Fixtures	272,366	9,000	-	281,366	20%	234,402	33,689	-	268,091	13,275
Inverter	20,113,000	-	-	20,113,000	10%	14,079,100	2,011,300	-	16,090,400	4,022,600
Office Equipment's	7,968	-	-	7,968	20%	7,967	-	-	7,967	1
Computer & Accessories	223,750	-	-	223,750	20%	223,748	-	-	223,748	2
Generator	4,110,525	-	-	4,110,525	20%	4,110,523	-	-	4,110,523	2
<b>Sub total</b>	<b>136,655,893</b>	<b>652,256</b>	<b>-</b>	<b>137,308,149</b>		<b>67,769,491</b>	<b>6,661,853</b>	<b>-</b>	<b>74,431,344</b>	<b>62,876,805</b>
<b>Solar Irrigation</b>										
Solar Panel	39,577,100	-	-	39,577,100	5%	13,851,985	1,978,855	-	15,830,840	23,746,260
Pump and control unit and others	30,602,200	487,305	-	31,089,505	20%	29,522,723	179,412	-	29,702,135	1,387,370
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%	1,120,000	160,000	-	1,280,000	1,920,000
Furniture & Fixture	13,850	-	-	13,850	20%	3,654	2,770	-	6,424	7,426
Computer	48,900	69,600	-	118,500	20%	16,300	16,067	-	32,367	86,133
<b>Sub total</b>	<b>133,054,090</b>	<b>556,905</b>	<b>-</b>	<b>133,610,995</b>		<b>104,126,701</b>	<b>2,337,104</b>	<b>-</b>	<b>106,463,805</b>	<b>27,147,190</b>



United Development Initiatives for Programmed Actions (UDDIPAN)  
**Details Schedule of Property, Plant and Equipment**  
 As at 30 June 2024

Particulars	Cost			Rate of Dep. (%)	Depreciation			Sch-1		
	Balance as on 01.07.2023	Addition during the year	Adjustment/ Disposal during the year		Balance as on 30.06.2024	Charged during the year	Adjustment/ Disposal during the year		Balance as on 30.06.2024	
	1	2	3	4=(1+2-3)	5	6	7	8	9=(6+7-8)	10=(4-9)
<b>OWN FUND</b>										
Land & Land Develop	31,681,096	-	20,674,567	11,006,529	0%	-	-	-	-	11,006,529
Building & Other Construction	75,720,332	-	-	75,720,332	2%	33,323,726	1,235,052	-	34,558,778	41,161,554
Furniture & Fixture	6,342,813	-	9,790	6,333,023	10%	6,169,038	61,300	9,790	6,220,548	112,475
Vehicle	3,410,000	-	-	3,410,000	20%	3,409,997	-	-	3,409,997	3
Motor Cycle	6,464,816	-	-	6,464,816	20%	6,205,530	196,540	-	6,402,070	62,746
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	4,431,593	75,190	98,000	4,408,783	30%	4,431,578	-	98,000	4,333,578	75,205
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	5,321,154	-	1,945,654	3,375,500	15%	5,321,153	-	1,945,654	3,375,499	1
Photocopy Machine	300,000	-	-	300,000	10%	299,999	-	-	299,999	1
Digital Camera	79,642	-	-	79,642	10%	72,031	5,076	-	77,107	2,535
Internet Modern	3,880	-	-	3,880	30%	3,879	-	-	3,879	1
Multimedia Projector	80,166	-	-	80,166	30%	80,165	-	-	80,165	1
<b>Sub Total:</b>	<b>144,644,707</b>	<b>75,190</b>	<b>22,728,011</b>	<b>121,991,886</b>		<b>70,123,169</b>	<b>1,497,968</b>	<b>2,053,444</b>	<b>69,567,693</b>	<b>52,424,193</b>
<b>Health Care</b>										
Furniture & Fixture	7,880	-	-	7,880	10%	7,879	-	-	7,879	1
<b>Sub total</b>	<b>7,880</b>	<b>-</b>	<b>-</b>	<b>7,880</b>		<b>7,879</b>	<b>-</b>	<b>-</b>	<b>7,879</b>	<b>1</b>
<b>UDDIPAN Health Care</b>										
Computer/Laptop	911,514	652,565	(2,564,780)	4,128,859	30%	496,433	842,012	(166,241)	1,504,686	2,624,173
Telephone	82,618	-	-	82,618	10%	32,960	8,261	-	41,221	41,397
Equipment	1,056,283	1,080,488	(5,698,020)	7,834,791	10%	406,775	432,776	(79,910)	919,461	6,915,329
Medical Equipment	-	3,400,000	-	3,400,000	20%	-	429,315	-	429,315	2,970,685
Furniture Fixture	1,401,753	-	(5,548,193)	6,949,946	10%	936,169.10	573,838	(7,718)	581,556	6,368,390
<b>Sub - Total</b>	<b>2,050,414.50</b>	<b>6,534,806.00</b>	<b>(13,810,993.00)</b>	<b>22,396,213.50</b>	<b>-</b>	<b>936,169.10</b>	<b>2,296,202.00</b>	<b>(253,869.00)</b>	<b>3,476,240.10</b>	<b>18,919,973.40</b>
<b>SEEDS</b>										
Computer	732,985	-	437,501	295,484	30%	732,984	-	437,501	295,483	1
Camera	154,300	-	-	154,300	10%	154,299	-	-	154,299	1
Internet Modern	13,491	-	-	13,491	30%	13,490	-	-	13,490	1
Motor Cycle	1,241,000	-	-	1,241,000	20%	1,240,999	-	-	1,240,999	1
Multimedia	76,500	-	-	76,500	10%	76,499	-	-	76,499	1
Equipment	376,850	-	-	376,850	10%	376,849	-	-	376,849	1
Furniture	790,084	-	-	790,084	10%	684,901	79,008	-	763,909	26,175
Bi-Cycle	150,488	-	-	150,488	20%	150,488	-	-	150,488	-
<b>Sub total</b>	<b>3,535,698</b>	<b>-</b>	<b>437,501</b>	<b>3,098,197</b>	<b>0%</b>	<b>3,430,509</b>	<b>79,008</b>	<b>437,501</b>	<b>3,072,016</b>	<b>26,181</b>



United Development Initiatives for Programmed Actions (UDDIPAN)  
**Details Schedule of Property, Plant and Equipment**  
As at 30 June 2024

Particulars	Cost				Rate of Dep. (%)	Depreciation				WDV as on 30.06.2024
	Balance as on 01.07.2023	Addition during the year	Adjustment/ Disposal during the year	Balance as on 30.06.2024		Balance as on 01.07.2023	Charged during the year	Adjustment/ Disposal during the year	Balance as on 30.06.2024	
	1	2	3	4=(1+2-3)		6	7	8	9=(6+7-8)	
<b>WASH</b>					5					10=(4-9)
Computer & Printer	732,585	-	-	732,585	30%	631,086	38,732	-	669,818	62,767
Camera	142,570	-	-	142,570	10%	142,568	-	-	142,568	2
Internet Modem	11,592	-	-	11,592	30%	11,591	-	-	11,591	1
Motor Cycle	1,245,088	-	-	1,245,088	20%	1,245,087	-	-	1,245,087	1
Equipment	107,888	-	-	107,888	10%	107,886	-	-	107,886	2
Furniture	410,196	-	-	410,196	10%	347,729	41,021	-	388,750	21,446
Bi-Cycle	100,440	-	-	100,440	20%	100,439	-	-	100,439	1
<b>Sub total</b>	<b>2,750,359</b>	<b>-</b>	<b>-</b>	<b>2,750,359</b>		<b>2,586,386</b>	<b>79,753</b>	<b>-</b>	<b>2,666,139</b>	<b>84,220</b>
<b>ROSC- 2</b>										
Furniture & Fixture	155,735	-	-	155,735	10%	91,964	15,574	-	107,538	48,197
Computer & Printer	98,696	-	-	98,696	30%	98,695	-	-	98,695	1
Equipment	1,117,090	-	-	1,117,090	10%	527,072	111,709	-	638,781	478,309
<b>Sub -Total</b>	<b>1,371,521</b>	<b>-</b>	<b>-</b>	<b>1,371,521</b>		<b>717,731</b>	<b>127,283</b>	<b>-</b>	<b>845,014</b>	<b>526,507</b>
<b>Vakurta- 1</b>										
Land & Land Development	81,068,751	377,008	(33,522,247)	114,590,998	0%	-	-	-	-	114,590,998
Building & Construction	49,104,224	-	-	49,481,232	2%	3,574,096	982,943	-	4,557,039	44,924,193
Air Conditioner	1,624,600	-	-	1,624,600	10%	326,044	162,460	-	488,504	1,136,096
Computer & Printer	169,200	-	-	169,200	30%	88,046	50,760	-	138,806	30,394
Equipment	604,121	-	-	604,121		44,683	60,412	-	105,095	499,027
Furniture & Fixture	1,894,555	-	-	1,894,555	10%	189,455	189,456	-	378,911	1,515,644
Generator	1,064,250	-	-	1,064,250	10%	72,565	106,425	-	178,990	885,260
<b>Sub -Total</b>	<b>135,529,701</b>	<b>377,008</b>	<b>(33,522,247)</b>	<b>169,428,956</b>		<b>4,294,889</b>	<b>1,552,456.00</b>	<b>-</b>	<b>5,847,345</b>	<b>163,581,612</b>
<b>Vakurta- 2</b>										
Land & Land Development	71,413,223	-	(2,905,000)	74,318,223	0%	-	-	-	-	74,318,223
Furniture	70,260	-	-	70,260	10%	10,101	7,027	-	17,128	53,132
Tubewell	1,868,876	-	-	1,868,876	10%	366,823	186,888	-	553,711	1,315,165
Bio- Gas Plant	960,829	-	-	960,829	10%	199,820	96,083	-	295,903	664,926
Equipment	1,179,066	5,221,812	-	6,400,878		34,468	390,129	-	424,597	5,976,281
Building & Construction	14,535,095	2,734,784	-	17,269,879	2%	155,264	332,048	-	487,312	16,782,567
Generator	9,056,875	-	-	9,056,875	10%	254,077	905,687	-	1,159,764	7,897,111
Vehicle	14,532,580	-	-	14,532,580	20%	625,243	2,906,516	-	3,531,759	11,000,821
Machinery	30,984,596	3,026,491	-	34,011,087	20%	1,470,324	6,626,947	-	8,097,271	25,913,816
<b>Sub -Total</b>	<b>144,601,400</b>	<b>10,993,087</b>	<b>(2,905,000)</b>	<b>158,489,487</b>		<b>3,116,120</b>	<b>11,451,325</b>	<b>-</b>	<b>14,567,445</b>	<b>143,922,042</b>



United Development Initiatives for Programmed Actions (UDDIPAN)  
**Details Schedule of Property, Plant and Equipment**  
As at 30 June 2024

Particulars	Cost				Rate of Dep. (%)	Depreciation				Sch-1	
	Balance as on 01.07.2023	Addition during the year	Adjustment/ Disposal during the year	Balance as on 30.06.2024		Balance as on 01.07.2023	Charged during the year	Adjustment/ Disposal during the year	Balance as on 30.06.2024		
	1	2	3	4=(1+2-3)		6	7	8	9=(6+7-8)		
<b>Rugponj</b>											
Land & Land Development	34,696,390	-	(1,117,020)	35,813,410	0%	-	-	-	-	35,813,410	
Building & Construction	17,495,609	108,527	-	17,604,136	2%	351,148	-	-	388,324	17,215,812	
Tubewell	1,652,584	-	-	1,652,584	10%	348,203	165,259	-	513,462	1,139,122	
Furniture & Fixture	47,008	-	-	47,008	10%	1,623	4,701	-	6,324	40,684	
Air Conditioner	949,100	108,527	(1,117,020)	949,100	10%	48,367	94,910	-	143,277	805,823	
<b>Sub -Total</b>	<b>54,840,691</b>	<b>108,527</b>	<b>(1,117,020)</b>	<b>56,066,238</b>		<b>435,369</b>	<b>616,018</b>	<b>-</b>	<b>1,051,387</b>	<b>55,014,851</b>	
<b>RMTP</b>											
Furniture and Fixture	-	-	-	-	10%	-	-	-	-	-	
Computer set/Laptop	107,849	-	-	107,849	30%	39,744	32,355	-	72,099	35,750	
Bi-Cycle	-	-	-	-	20%	-	-	-	-	-	
<b>Sub total</b>	<b>107,849</b>	<b>-</b>	<b>-</b>	<b>107,849</b>		<b>39,744</b>	<b>32,355</b>	<b>-</b>	<b>72,099</b>	<b>35,750</b>	
<b>UDDIPAN Herbal</b>											
Equipment	31,590	-	-	31,590	10%	790	3,159	-	3,949	27,641	
<b>Sub -Total</b>	<b>31,590</b>	<b>-</b>	<b>-</b>	<b>31,590</b>		<b>790</b>	<b>3,159</b>	<b>-</b>	<b>3,949</b>	<b>27,641</b>	
<b>ICVGD</b>											
Computer	360,440	-	-	360,440	30%	-	66,008	-	66,008	294,432	
Furniture & Fixture	199,057	-	-	199,057	10%	-	12,768	-	12,768	186,289	
Other Equipment	6,360	-	-	6,360	10%	-	416	-	416	5,944	
<b>Sub -Total</b>	<b>565,857</b>	<b>565,857</b>	<b>-</b>	<b>565,857</b>		<b>-</b>	<b>79,192</b>	<b>-</b>	<b>79,192</b>	<b>486,665</b>	
<b>UDDIPAN TV</b>											
Computer	200,505	-	-	200,505	30%	-	9,880	-	9,880	190,625	
Furniture & Fixture	42,680	-	-	42,680	10%	-	960	-	960	41,720	
Other Equipment	782,904	-	-	782,904	10%	-	49,385	-	49,385	733,519	
<b>Sub - Total</b>	<b>1,026,089</b>	<b>1,026,089</b>	<b>-</b>	<b>1,026,089</b>		<b>-</b>	<b>60,225</b>	<b>-</b>	<b>60,225</b>	<b>965,864</b>	
<b>TOTAL</b>	<b>1,345,333,441</b>	<b>116,864,183</b>	<b>4,636,884</b>	<b>1,457,560,740</b>		<b>506,504,866</b>	<b>71,698,363</b>	<b>4,494,879</b>	<b>573,708,350</b>	<b>883,852,390</b>	
<b>Subsidiaries (UREL)</b>											
Furniture and Fixture	66,100	42,400	-	108,500	10%	13,220	6,610	-	19,830	88,670	
Office Equipment	19,100	270,771	-	289,871	10%	3,820	13,837	-	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	
<b>Sub - Total</b>	<b>85,200</b>	<b>2,270,130</b>	<b>-</b>	<b>2,355,330</b>		<b>17,040</b>	<b>132,936</b>	<b>-</b>	<b>149,976</b>	<b>2,205,354</b>	
<b>Subsidiaries (Agro)</b>											
Equipments	-	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	
<b>Sub -Total</b>	<b>-</b>	<b>2,611,232</b>	<b>-</b>	<b>2,611,232</b>		<b>-</b>	<b>163,126</b>	<b>-</b>	<b>163,126</b>	<b>2,448,106</b>	
<b>GRAND TOTAL</b>	<b>1,345,418,641</b>	<b>121,745,545</b>	<b>4,636,884</b>	<b>1,462,527,301</b>		<b>506,521,906</b>	<b>71,994,425</b>	<b>4,494,879</b>	<b>574,021,452</b>	<b>888,505,849</b>	



United Development Initiatives for Programmed Actions (UDDIPAN)  
Statement of Investment on FDR  
As on 30 June 2024

(Annexure - E)

Sl. No.	Name of Fund	No. of FDR	Name of Bank	Present Rate of Interest	Date of Investment	Tenor (Days)	Date of Maturity	Date of Renewal Maturity	Principle Amount as on 01.07.2022	Principle Amount as on 30.06.2023	Remarks
1	Savings Fund	1115550307254	Eastern Bank Ltd. Shyamoli Branch	3.00%	7-Dec-20	360	7-Dec-24	7-Dec-23	84,378,320	86,656,535.00	
2	Savings Fund	35124210307000003665/2020	Mutual Trust Bank Ltd. Gulshan Branch	6.50%	8-Dec-20	360	7-Dec-24	7-Dec-23	107,895,377	112,939,486.38	
3	Savings Fund	0124-0330000282	NCC Bank Ltd. Mohamadpur Branch	7.00%	31-Aug-20	360	31-Aug-24	31-Aug-23	16,309,230	17,116,537.00	
4	Savings Fund	001/02/2020257/020022/100000187	Lankan Alliance Finance Ltd.	7.50%	2-Sep-20	360	2-Sep-24	2-Sep-23	22,766,200	24,026,107.00	
5	Savings Fund	0160-24600000149	The Premier Bank Ltd. Dhaka New Market Branch	6.00%	2-Dec-20	360	3-Dec-24	3-Dec-23	32,712,240	33,948,483.18	
6	Savings Fund	011002991/102-12-3943	National Finance Ltd.	7.00%	23-Dec-20	360	23-Dec-24	23-Dec-23	5,555,952	5,730,742.00	
7	Savings Fund	107325300514908/107326300000004	UTARA Bank Ltd. Shyamoli Branch	6.75%	27-Dec-20	360	28-Dec-24	28-Dec-23	21,808,441	22,676,683.10	
8	Savings Fund	4431773707001	The City Bank. New Market	3.50%	7-Jan-21	360	8-Jan-25	8-Jan-24	15,918,495	16,370,403.00	
9	Savings Fund	4431773707002	The City Bank. New Market	3.50%	7-Jan-21	360	8-Jan-25	8-Jan-24	15,918,495	16,370,403.00	
10	Savings Fund	1143450000150	Dhaka Bank. Pragati Sarani	8.00%	24-Jan-21	360	24-Jan-25	24-Jan-24	10,681,333	11,141,534.00	
11	Savings Fund	114.345.161	Dhaka Bank Ltd. Pragati Sarani	8.00%	9-Nov-21	360	10-Nov-24	10-Nov-23	10,361,000	10,806,949.38	
12	Savings Fund	01240330001332	NCC Bank Ltd. Mohamadpur Branch	9.50%	2-Mar-22	360	2-Mar-25	2-Mar-24	23,411,250	24,722,280.00	
13	Savings Fund	10570221072	Meridian Finance Ltd.						10,000,000		
14	Savings Fund	102-12-4151	National Finance Ltd.	11.25%	30-Jun-21	180	30-Dec-24	30-Jun-24	27,932,517	29,158,641.00	
15	Savings Fund	102-12-4152	National Finance Ltd.	11.25%	30-Jun-21	180	30-Dec-24	30-Jun-24	27,932,517	29,158,641.00	
16	Savings Fund	0121001180285	EXIM Bank Ltd.	10.50%	2-Jun-22	360	4-Jun-25	4-Jun-24	26,185,000	27,740,725.00	
17	Savings Fund	0121001180289	EXIM Bank Ltd.	10.50%	2-Jun-22	360	4-Jun-25	4-Jun-24	26,185,000	27,740,725.00	
18	Savings Fund	5504-1710000032	Midland Bank Ltd. Mouljeeheel Branch	9.50%	9-Mar-22	180	9-Sep-24	9-Mar-24	31,296,492	33,318,161.00	
19	Savings Fund	5504-1710000041	Midland Bank Ltd. Mouljeeheel Branch	9.50%	9-Mar-22	180	9-Sep-24	9-Mar-24	20,854,214	22,196,382.00	
20	Savings Fund	08655001549	Bank Asia Ltd	6.75%	24-Jul-22	360	24-Jul-24	24-Jul-23	10,000,000	10,382,000.00	
21	Savings Fund	1001251000032151	IPDC Finance Ltd.	8.00%	1-Aug-22	360	1-Aug-24	1-Aug-23	50,000,000	52,811,250.00	
22	Savings Fund	3043390063327	NRB Bank	6.00%	14-Sep-22	90	11-Sep-24	11-Jun-24	10,428,469	10,938,118.42	
23	Savings Fund	3043390063338	NRB Bank	6.00%	14-Sep-22	90	11-Sep-24	11-Jun-24	10,428,469	10,938,118.42	
24	Savings Fund	3043390064159	Mutual Trust Bank Ltd. Gulshan Branch	4.50%	31-Oct-22	360	31-Oct-24	31-Oct-23	7,000,000	7,357,000.00	
25	Savings Fund	1001204000074	Citizens Bank	10.75%	11-May-23	360	11-May-25	11-May-24	20,523,380	21,526,377.00	
26	Savings Fund	0012001220002702	CVC Finance	9.50%	8-Mar-22	180	8-Sep-24	13-May-24	22,500,000	23,953,125.00	
27	Savings Fund	11125200000012	Meghna Bank Ltd. Dhamondal Branch	9.00%	20-Aug-23	360	20-Jun-25	20-Jun-24	-	53,060,118.98	
28	Savings Fund	2301001053597	Jamuna Bank Ltd.	9.00%	6-Jul-23	180	6-Jul-24	6-Jan-24	-	10,236,997.00	
29	Savings Fund	0121002403402	Exim Bank Ltd.	7.50%	27-Jul-23	360	27-Jan-25	27-Jan-24	-	10,000,000.00	
30	Savings Fund	0124-03300003581	NCC Bank Ltd. Mohamadpur Branch	7.00%	21-Aug-23	360	21-Aug-24	21-Aug-23	-	1,100,000.00	
31	Savings Fund	0124-03300003607	NCC Bank Ltd. Mohamadpur Branch	7.00%	24-Aug-23	360	24-Aug-24	24-Aug-23	-	100,000.00	
32	Savings Fund	08655001896	Bank Asia Ltd	8.50%	29-Aug-23	180	28-Aug-24	28-Feb-24	-	25,660,000.00	
33	Savings Fund	10570231146-0	Meridian Finance Ltd.	5.00%	30-Aug-23	720	30-Aug-23	30-Aug-23	-	5,000,000.00	
34	Savings Fund	1001251000045648	Mutual Trust Bank Ltd. Gulshan Branch	4.50%	16-Oct-23	360	16-Oct-25	16-Oct-23	-	6,000,000.00	
35	Savings Fund	1001251000045648	IPDC Finance Ltd.	8.00%	28-Nov-23	360	28-Nov-24	28-Nov-23	-	30,000,000.00	
36	Savings Fund	3013400131537	NRB Bank	6.50%	24-Dec-23	360	24-Dec-24	24-Dec-23	-	5,000,000.00	
37	Savings Fund	3013400131537	NRB Bank	6.50%	24-Dec-23	360	24-Dec-24	24-Dec-23	-	5,000,000.00	
38	Savings Fund	3013400131548	Shimanto Bank Ltd.	7.25%	22-Jan-24	360	22-Jan-25	22-Jan-24	-	20,000,000.00	
39	Savings Fund	10113400000016	United Finance Ltd.	5.75%	1-Jan-24	360	1-Jan-25	1-Jan-24	-	10,000,000.00	
40	Savings Fund	0032882000022	SBAC Bank Ltd.	10.50%	25-Jun-24	360	25-Jun-25	25-Jun-24	-	10,000,000.00	
41	Savings Fund	0032882000022	SBAC Bank Ltd.	10.50%	25-Jun-24	360	25-Jun-25	25-Jun-24	-	10,000,000.00	
42	Savings Fund	3805014105	Commercial Bank of Ceylon plc	7.50%	27-Oct-19	1080	27-Oct-23	27-Oct-23	6,301,500	6,290,000.00	
43	Savings Fund	3805014037	Commercial Bank of Ceylon plc	7.50%	17-Dec-19	1080	20-Sep-23	20-Sep-23	12,603,000	12,555,499.90	
44	Savings Fund	3805014659	Commercial Bank of Ceylon plc	7.50%	17-Dec-20	1080	19-Dec-24	19-Dec-23	7,946,521	8,156,000.00	
45	Savings Fund	003524500006800	Southeast bank Ltd.	4.00%	14-Jun-22	360	14-Jun-25	14-Jun-24	15,495,000	16,006,320.00	
46	Savings Fund										



United Development Initiatives for Programmed Actions (UDDIPAN)  
Statement of Investment on FDR  
As on 30 June 2024

(Annexure - E)

Sl. No.	Name of Fund	No. of FDR	Name of Bank	Present Rate of Interest	Date of Investment	Tenor (Days)	Date of Maturity	Date of Renewal Maturity	Principle Amount as on 01.07.2022	Principle Amount as on 30.06.2023	Remarks	
47	Savings Fund	0269842/402453100009781	Shahjalal Islami Bank Ltd. College Gate Branch	10.75%	22-Feb-21	360	22-Feb-25	22-Feb-24	15,595,420	17,756,765.00		
48	Savings Fund	00132930000000037	Lanka Bangla Finance Ltd.	10.75%	22-Feb-21	360	22-Feb-25	22-Feb-24	16,774,570	11,834,784.00		
49	Savings Fund	00132930000000038	Lanka Bangla Finance Ltd.	10.75%	22-Feb-21	360	22-Feb-25	22-Feb-24	11,185,159	11,834,784.00		
50	Savings Fund	00132930000000039	Lanka Bangla Finance Ltd.	10.75%	22-Feb-21	360	22-Feb-25	22-Feb-24	11,185,159	11,834,784.00		
51	Savings Fund	10552223909501	IDLC Finance Ltd.	11.25%	20-Apr-22	360	24-Apr-25	24-Apr-24	53,022,500	56,365,940.00		
52	Savings Fund	0012001210002101	CVC Finance	11.50%	28-Jun-21	180	28-Jun-24	28-Jun-24	2,875,561	3,118,421.47		
53	Savings Fund	0012001200001615	CVC Finance	9.50%	13-Aug-20	360	13-Aug-25	13-Aug-23	2,917,886	3,092,147.31		
54	Savings Fund	0012001220002701	CVC Finance	9.50%	8-Mar-22	180	8-Sep-24	8-Mar-24	10,694,076	11,064,062.99		
55	Savings Fund	4751773707003	The City Bank, New Market	5.75%	24-Mar-22	180	24-Sep-24	24-Mar-24	20,989,403	21,966,019.00		
56	Savings Fund	4751773707004	The City Bank, New Market	5.75%	24-Mar-22	180	24-Sep-24	24-Mar-24	20,989,403	21,966,019.00		
57	Savings Fund	1111252000000003	Meghna Bank Ltd.Dhammond Branch						50,000,000			
58	Savings Fund	1111252000000004	Meghna Bank Ltd.Dhammond Branch						50,000,000			
59	Savings Fund	1111252000000005	Meghna Bank Ltd.Dhammond Branch						50,000,000			
60	Savings Fund	1111252000000006	Meghna Bank Ltd.Dhammond Branch						50,000,000			
61	Savings Fund	1111252000000007	Meghna Bank Ltd.Dhammond Branch						50,000,000			
62	Savings Fund	08655001893	Bank Asia Ltd	6.75%	29-Aug-23	180	28-Aug-24	28-Feb-24	-	25,660,000.00		
63	Savings Fund	08655001894	Bank Asia Ltd	6.75%	29-Aug-23	180	28-Aug-24	28-Feb-24	-	25,660,000.00		
64	Savings Fund	08655001895	Bank Asia Ltd	6.75%	29-Aug-23	180	28-Aug-24	28-Feb-24	-	25,660,000.00		
65	Savings Fund	0024291000000003	Lanka Bangla Finance Ltd.	10.75%	30-May-22	360	31-May-25	31-May-24	10,537,000	11,148,059.00		
66	Savings Fund	0024291000000004	Lanka Bangla Finance Ltd.	6.00%	30-May-22	360	31-May-25	31-May-24	10,537,000	11,148,059.00		
67	Savings Fund	003524500006652	Southeast bank Ltd.	4.00%	9-May-23	360	9-May-25	9-May-24	7,000,000	7,234,999.99		
68	Savings Fund	160279000000001	The Premier Bank Ltd.Dhaka New Market Branch	6.50%	7-Feb-22	360	7-Feb-25	7-Feb-24	23,345,625	24,223,021.41		
69	Savings Fund	3509801936010000944/22	Mutual Trust Bank Ltd. Gulshan Branch	9.50%	10-Feb-22	360	10-Feb-25	10-Feb-24	215,357,625	225,425,594.38		
70	Savings Fund	116541334377693	Mercantile Bank Ltd.Ring Road Branch	4.75%	15-Jul-21	360	15-Jul-24	15-Jul-23	41,424,703	43,195,609.05		
71	Savings Fund	0283213/2162411014126	Prime Bank, Ring Road Branch	4.50%	29-Dec-20	180	28-Dec-24	28-Jun-24	26,910,937	28,011,865.40		
72	Savings Fund	1111252000000008	Meghna Bank Ltd.Dhammond Branch	9.00%	10-Jul-23	360	12-May-25	12-May-24	-	52,942,308.41		
73	Savings Fund	1111252000000009	Meghna Bank Ltd.Dhammond Branch	9.00%	27-Jul-23	360	27-May-25	27-May-24	-	53,060,234.42		
74	Savings Fund	1111252000000010	Meghna Bank Ltd.Dhammond Branch	9.00%	27-Jul-23	360	27-May-25	27-May-24	-	53,060,234.42		
75	Savings Fund	1111252000000011	Meghna Bank Ltd.Dhammond Branch	9.00%	17-Aug-23	360	19-Jun-25	19-Jun-24	-	106,172,174.91		
76	Savings Fund	1111252000000013	Meghna Bank Ltd.Dhammond Branch	9.00%	20-Aug-23	360	20-Jun-25	20-Jun-24	-	53,060,118.98		
77	Savings Fund	1802403000000229	UCBL Shyamoli Ring Road Branch						-	-		
78	Savings Fund	0100120000124	UTTARA Finnce And Investment Ltd.	9.00%	1-Jan-24	360	1-Jan-25	1-Jan-24	-	20,000,000.00		
<b>Total Savings Fund</b>										<b>1,473,364,517</b>	<b>1,869,615,627.89</b>	
79	Reserve Fund	1143130000164	Dhaka Bank, Pragati Sarani	5.00%	23-Jul-18	360	23-Jul-24	23-Jul-23	25,038,376	25,824,604.00		
80	Reserve Fund	*18014040000000039	UCBL Shyamoli Ring Road Branch	4.00%	8-Mar-21	360	8-Mar-25	8-Mar-24	64,009,800	66,058,114.00		
81	Reserve Fund	0124-0330000655	NCC Bank Ltd. Mohammapur Branch	9.50%	29-Mar-21	360	29-Mar-25	29-Mar-24	40,511,217	42,779,845.00		
82	Reserve Fund	18014040000000060	UCBL Shyamoli Ring Road Branch	4.00%	15-Jun-21	360	15-Jun-25	15-Jun-24	53,457,600	54,954,413.00		
83	Reserve Fund	0017-03300039883	Trust Bank Ltd. Dikhusa Branch	8.50%	15-Jun-21	360	15-Jun-25	15-Jun-24	63,567,515	67,236,214.00		
84	Reserve Fund	1306000065117	Mutual Trust Bank Ltd. Gulshan Branch	6.50%	17-Jun-21	365	16-Jun-25	16-Jun-24	4,473,405	4,644,513.46		
85	Reserve Fund	10570211028-0	Meridian Finance Ltd.						16,200,000			
86	Reserve Fund	0010202020286/02002240000167	Lankan Alliance Finance Ltd.	8.50%	2-Nov-20	360	2-Nov-24	2-Nov-23	11,430,980	12,056,115.00		
87	Reserve Fund	0010202020287/020022300000169	Lankan Alliance Finance Ltd.	8.50%	2-Nov-20	360	2-Nov-24	2-Nov-23	11,430,980	12,056,115.00		
88	Reserve Fund	5504-1100000624	Midland Bank-Mojibher Br	7.50%	15-Sep-21	360	15-Sep-24	15-Sep-23	5,172,000	5,462,944.00		
89	Reserve Fund	102-12-4265	National Finance Ltd.	7.00%	10-Oct-21	360	10-Oct-24	10-Oct-23	5,398,488.00			
90	Reserve Fund	011003055/102-12-4035	National Finance Ltd.	6.00%	1-Apr-21	360	1-Apr-25	1-Apr-24	11,027,776	11,542,109.00		
91	Reserve Fund	1001344000965	Shimanto Bank Ltd.	6.75%	28-Sep-22	360	28-Sep-24	29-Sep-23	30,000,000	31,260,000.00		



United Development Initiatives for Programmed Actions (UDDIPAN)  
Statement of Investment on FDR  
As on 30 June 2024

(Annexure - E)

Sl. No.	Name of Fund	No. of FDR	Name of Bank	Present Rate of Interest	Date of Investment	Tenor (Days)	Date of Maturity	Date of Renewal Maturity	Principle Amount as on 01.07.2022	Principle Amount as on 30.06.2023	Remarks
92	Reserve Fund	0032243004424	SBAC Bank Ltd.	9.50%	3-Apr-23	180	3-Apr-25	3-Apr-24	10,000,000	10,632,660.00	
93	Reserve Fund	0032243004415	SBAC Bank Ltd.	9.50%	3-Apr-23	180	3-Apr-25	3-Apr-24	10,000,000	10,632,660.00	
94	Reserve Fund	001729100000007	Lanka Bangla Finance Ltd.	10.75%	16-Apr-23	360	16-Apr-25	16-Apr-24	30,000,000	31,770,000.00	
95	Reserve Fund	0074TDCI23000213	Community Bank Ltd.	8.50%	17-Apr-23	180	17-Apr-25	17-Apr-24	10,000,000	10,557,440.00	
96	Reserve Fund	0173003/16241040020243/2162412007889	Prime Bank, Ring Road Branch	4.50%	13-May-15	90	11-May-25	11-May-24	35,220,374	36,648,190.47	
97	Reserve Fund	0789246/262-3/107326200000003	UTIARA Bank Ltd. Shyamoli Branch	7.25%	17-Apr-23	180	17-Apr-25	17-Apr-24	10,000,000	10,464,516.00	
98	Reserve Fund	120012100002217	CVC Finance	9.50%	22-Sep-23	360	22-Sep-24	22-Sep-23	5,264,000	5,592,632.00	
99	Reserve Fund	001102/2020/288/020022100000180	Lankan Alliance Finance Ltd.	9.00%	2-Nov-20	360	2-Nov-24	2-Nov-23	11,430,980	12,056,115.00	
100	Reserve Fund	*11960100067927	EXIM Bank Ltd.	10.50%	29-Mar-21	360	29-Mar-25	29-Mar-24	44,168,680	46,803,578.30	
101	Reserve Fund	11500210239	Strategic Finance and Investments Limited (SFIL)	8.00%	26-Aug-21	390	26-Sep-24	26-Sep-23	10,613,333	11,228,412.00	
102	Reserve Fund	003805015416	Commercial Bank of Ceylon plc	7.00%	12-Jul-22	366	12-Jul-24	12-Jul-23	50,000,000	53,137,500.00	
103	Reserve Fund	002484/2220	Bangladesh Development Bank Ltd	7.00%	21-Jul-22	360	21-Jul-24	21-Jul-23	15,000,000	15,645,000.00	
104	Reserve Fund	002484/3/221	Bangladesh Development Bank Ltd	7.00%	21-Jul-22	360	21-Jul-24	21-Jul-23	2,000,000	2,085,000.00	
105	Reserve Fund	0084TDCI22000356	Community Bank Ltd.	8.50%	10-Aug-22	180	10-Feb-25	10-Feb-24	5,135,000	5,442,422.18	
106	Reserve Fund	1450221145	Meridian Finance Ltd.	9.50%	11-Aug-22	180	11-Feb-25	11-Feb-24	5,168,750	5,511,486.00	
107	Reserve Fund	000429100000022	Lanka Bangla Finance Ltd.	8.75%	11-Aug-22	360	11-Aug-24	11-Aug-23	10,000,000	10,611,999.99	
108	Reserve Fund	0160-24600000159	The Premier Bank Ltd.Dhaka New Market Branch	6.50%	21-Jun-21	360	21-Jun-25	21-Jun-24	43,367,703	45,195,192.36	
109	Reserve Fund	116541334122458/1410000524413	Mercantile Bank Ltd.Ring Road Branch	4.75%	7-Jun-21	360	7-Jun-25	7-Jun-24	10,799,126	11,235,141.00	
110	Reserve Fund	1485290000201	Dutch Bangla Bank Ltd.	3.00%	25-Aug-22	360	25-Aug-24	25-Aug-23	10,000,000	10,280,000.00	
111	Reserve Fund	001329100000050	Lanka Bangla Finance Ltd.	10.75%	17-May-23	360	17-May-25	17-May-24	15,000,000	15,877,500.00	
	<b>Total Reserve Fund</b>								<b>684,721,596</b>	<b>700,680,919.76</b>	
112	General Fund (Irrigation)	4851773707002	The City Bank Ltd	3.50%	4-Apr-22	360	4-Apr-24	4-Apr-24	822,400	822,400.00	
113	General Fund (Mini-Grid)	4851773707002	The City Bank Ltd	3.50%	4-Apr-22	360	4-Apr-24	4-Apr-24	2,570,000	2,570,000.00	
114	General Fund(SWF)	3729969	AB Bank, Rokeya Sharani	11.50%	27-Oct-21	90	27-Apr-24	27-Apr-24	5,468,627	5,902,093.33	
115	General Fund(SWF)	0861278/11960100086883	Exim Bank Ltd, Boxigoni Comilla	7.50%	25-Oct-21	360	25-Oct-23	25-Oct-23	5,227,000	5,495,831.92	
116	General Fund(SWF)	160278000000003	Premier Bank, New Market Br	6.50%	27-Oct-21	360	27-Oct-23	27-Oct-23	5,279,000	5,567,664.62	
117	General Fund(SWF)	0432774/141000868521	Mercantile Bank, Ring Road	8.25%	30-Jun-22	180	30-Jun-24	30-Jun-24	5,135,000	5,473,466.00	
118	General Fund(SWF)	5991035000344	Rupali bank, Adabor Br.	10.00%	7-Jul-22	180	30-Jan-24	30-Jan-24	5,127,094	5,436,101.87	
119	General Fund(SWF)	3805015466	Commercial Bank, Dhanmondi Br.	7.00%	30-Aug-22	366	6-Sep-23	6-Sep-23	5,000,000	5,314,249.87	
120	General Fund(SWF)	0861772/0121002182393	Exim Bank Ltd, Boxigoni Comilla	8.75%	24-May-24	180	24-May-24	24-May-24	7,500,000	7,961,330.87	
121	General Fund(SWF)	3043400077127	NRB, Corporate Head Office, Guishan Br.	12.00%	30-Jun-24	180	30-Jun-24	30-Jun-24	-	8,000,000.00	
122	UDDIPAN Health Risk Fund	1240000071920	Global Islami Bank	7.50%	22-Jun-23	180	22-Dec-23	22-Jun-24	5,000,000	-	
123	UDDIPAN Health Risk Fund	1.24E+12	Global Islami Bank	0-Jan-00	452362B-Jun-00	180	6-May-24	45.418	-	5000000	
124	UDDIPAN Health Risk Fund	0149275000000232	The Premier Bank	0-Jan-00	450992B-Jun-00	180	22-Dec-23	45.465	5,000,000.00	5000000	
125	UDDIPAN Health Risk Fund	1801403000000085	UCBL	0-Jan-00	450992B-Jun-00	180	22-Dec-23	45.465	10,000,000.00	0	
126	UDDIPAN Health Risk Fund	1.49275E+13	The Premier Bank	0-Jan-00	452382B-Jun-00	180	8-May-24	45.420	-	10000000	
127	UDDIPAN Health Risk Fund	1.86244E+13	First Security Islami Bank Ltd	0-Jan-00	452382B-Jun-00	180	8-May-24	45.420	-	5000000	
128	UDDIPAN Health Risk Fund	5508-1710000047	Midland bank	0-Jan-00	452372B-Jun-00	180	7-May-24	45.419	-	5000000	
	<b>Total General Fund</b>								<b>62,129,121</b>	<b>82,543,138.48</b>	
	<b>Total FDR</b>								<b>2,220,215,233</b>	<b>2,652,839,686</b>	



United Development Initiatives for Programmed Actions (UDDIPAN)  
Statement of Interest Receivable on FDR  
As on 30 June 2024

(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	1115550307254	Eastern Bank Ltd. Shyamoli Branch	86,656,535	7-Dec-20	7-Dec-23	30-Jun-24	206	360	3.00%	1,487,604
2	Savings Fund	351242/10307000003665/2020	Mutual Trust Bank Ltd. Gulshan Branch	112,939,486	8-Dec-20	7-Dec-23	30-Jun-24	206	360	6.50%	4,200,721
3	Savings Fund	0124-03300000262	NCC Bank Ltd. Mohammadpur Branch	17,116,537	31-Aug-20	31-Aug-23	30-Jun-24	304	360	7.00%	1,011,778
4	Savings Fund	001/02/2020257/020022100000187	Lankan Alliance Finance Ltd.	24,026,107	2-Sep-20	2-Sep-23	30-Jun-24	302	360	7.50%	1,511,643
5	Savings Fund	0160-24600000149	The Premier Bank Ltd. Dhaka New Market Branch	33,948,483	2-Dec-20	3-Dec-23	30-Jun-24	210	360	6.00%	1,188,197
6	Savings Fund	011002991/102-12-3943	National Finance Ltd.	5,730,742	23-Dec-20	23-Dec-23	30-Jun-24	190	360	7.00%	211,719
7	Savings Fund	107325300514908/1073263000000004	UTTARA Bank Ltd. Shyamoli Branch	22,676,683	27-Dec-20	28-Dec-23	30-Jun-24	185	360	6.75%	786,597
8	Savings Fund	4431773707001	The City Bank, New Market	16,370,403	7-Jan-21	8-Jan-24	30-Jun-24	174	360	3.50%	276,933
9	Savings Fund	4431773707002	The City Bank, New Market	16,370,403	7-Jan-21	8-Jan-24	30-Jun-24	174	360	3.50%	276,933
10	Savings Fund	1143450000150	Dhaka Bank, Pragati Sarani	11,141,534	24-Jan-21	24-Jan-24	30-Jun-24	158	360	8.00%	391,192
11	Savings Fund	114,345,161	Dhaka Bank Ltd. Pragati Sarani	10,806,949	9-Nov-21	10-Nov-23	30-Jun-24	233	360	8.00%	559,560
12	Savings Fund	01240330001332	NCC Bank Ltd. Mohammadpur Branch	24,722,280	2-Mar-22	2-Mar-24	30-Jun-24	120	360	9.50%	782,872
13	Savings Fund	10570221072	Meridian Finance Ltd.				30-Jun-24				
14	Savings Fund	102-12-4151	National Finance Ltd.	29,158,641	30-Jun-21	30-Jun-24	30-Jun-24	0	180	1.25%	-
15	Savings Fund	102-12-4152	National Finance Ltd.	29,158,641	30-Jun-21	30-Jun-24	30-Jun-24	0	180	1.25%	-
16	Savings Fund	0121001180285	EXIM Bank Ltd.	27,740,725	2-Jun-22	4-Jun-24	30-Jun-24	26	360	10.50%	210,367
17	Savings Fund	0121001180269	EXIM Bank Ltd.	27,740,725	2-Jun-22	4-Jun-24	30-Jun-24	26	360	10.50%	210,367
18	Savings Fund	5504-1710000032	Midland Bank Ltd. Motijheel Branch	33,318,161	9-Mar-22	9-Mar-24	30-Jun-24	113	180	9.50%	993,529
19	Savings Fund	5504-1710000041	Midland Bank Ltd. Motijheel Branch	22,196,382	9-Mar-22	9-Mar-24	30-Jun-24	113	180	9.50%	661,884
20	Savings Fund	08655001549	Bank Asia Ltd	10,382,000	24-Jul-22	24-Jul-23	30-Jun-24	342	360	6.75%	665,746
21	Savings Fund	1001251000032151	IPDC Finance Ltd.	52,811,250	1-Aug-22	1-Aug-23	30-Jun-24	334	360	8.00%	3,919,768
22	Savings Fund	3043390063327	NRB Bank	10,938,118	14-Sep-22	11-Jun-24	30-Jun-24	19	90	6.00%	34,637
23	Savings Fund	3043390063338	NRB Bank	10,938,118	14-Sep-22	11-Jun-24	30-Jun-24	19	90	6.00%	34,637
24	Savings Fund	1306010401645	Mutual Trust Bank Ltd. Gulshan Branch	7,357,000	31-Oct-22	31-Oct-23	30-Jun-24	243	360	4.50%	223,469
25	Savings Fund	3043390064159	NRB Bank	21,526,377	13-Nov-22	13-May-24	30-Jun-24	48	90	6.00%	172,211
26	Savings Fund	1001204000074	Citizens Bank	23,953,125	11-May-23	1-May-24	30-Jun-24	50	360	10.75%	357,633
27	Savings Fund	0012001220002702	CVC Finance	11,064,063	8-Mar-22	8-Mar-24	30-Jun-24	114	180	9.50%	332,844
28	Savings Fund	111125200000012	Meghna Bank Ltd. Dhanmondi Branch	53,060,119	20-Aug-23	20-Jun-24	30-Jun-24	10	360	9.00%	132,650
29	Savings Fund	2301001053597	Jamuna Bank Ltd.	10,236,997	6-Jul-23	6-Jan-24	30-Jun-24	176	180	9.00%	450,428
30	Savings Fund	0121002403402	Exim Bank Ltd.	10,000,000	27-Jul-23	27-Jan-24	30-Jun-24	155	360	7.50%	322,917
31	Savings Fund	0124-03300003581	NCC Bank Ltd. Mohammadpur Branch	1,100,000	21-Aug-23	21-Aug-23	30-Jun-24	314	360	7.00%	67,161
32	Savings Fund	0124-03300003607	NCC Bank Ltd. Mohammadpur Branch	100,000	24-Aug-23	24-Aug-23	30-Jun-24	311	360	7.00%	6,047
33	Savings Fund	08655001896	Bank Asia Ltd	25,660,000	29-Aug-23	28-Feb-24	30-Jun-24	123	180	8.50%	745,209





United Development Initiatives for Programmed Actions (UDDIPAN)  
Statement of Interest Receivable on FDR  
As on 30 June 2024

(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
67	Savings Fund	003524500006652	Southeast bank Ltd.	7,235,000	9-May-23	9-May-24	30-Jun-24	52	360	4.00%	41,802
68	Savings Fund	160279000000001	The Premier Bank Ltd. Dhaka New Market Branch	24,223,021	7-Feb-22	7-Feb-24	30-Jun-24	144	360	6.50%	629,799
69	Savings Fund	350980/1306070000944/22	Mutual Trust Bank Ltd. Gulshan Branch	225,425,594	10-Feb-22	10-Feb-24	30-Jun-24	141	360	9.50%	8,387,711
70	Savings Fund	116541334377693	Mercantile Bank Ltd. Ring Road Branch	43,195,609	15-Jul-21	15-Jul-23	30-Jun-24	351	360	4.75%	2,000,497
71	Savings Fund	0283213/2162411014126	Prime Bank, Ring Road Branch	28,011,865	29-Dec-20	28-Jun-24	30-Jun-24	2	180	4.50%	7,003
72	Savings Fund	111125200000008	Meghma Bank Ltd. Dhanmondi Branch	52,942,308	10-Jul-23	12-May-24	30-Jun-24	49	360	9.00%	648,543
73	Savings Fund	111125200000009	Meghma Bank Ltd. Dhanmondi Branch	53,060,234	27-Jul-23	27-May-24	30-Jun-24	34	360	9.00%	451,012
74	Savings Fund	111125200000010	Meghma Bank Ltd. Dhanmondi Branch	53,060,234	27-Jul-23	27-May-24	30-Jun-24	34	360	9.00%	451,012
75	Savings Fund	111125200000011	Meghma Bank Ltd. Dhanmondi Branch	106,172,175	17-Aug-23	19-Jun-24	30-Jun-24	11	360	9.00%	291,973
76	Savings Fund	111125200000013	Meghma Bank Ltd. Dhanmondi Branch	53,060,119	20-Aug-23	20-Jun-24	30-Jun-24	10	360	9.00%	132,650
77	Savings Fund	1802403000000229	UCBL Shyamoli Ring Road Branch								
78	Savings Fund	0100120000124	UTTARA Finnce And Investment Ltd.	20,000,000	1-Jan-24	1-Jan-24	30-Jun-24	181	360	9.00%	905,000
	<b>Total Savings</b>			<b>1,869,615,628</b>							<b>46,733,626</b>
79	Reserve Fund	1143130000164	Dhaka Bank, Pragati Sarani	25,824,604	23-Jul-18	23-Jul-23	30-Jun-24	343	360	5.00%	1,230,255
80	Reserve Fund	1801404000000039	UCBL Shyamoli Ring Road Branch	66,058,114	8-Mar-21	8-Mar-24	30-Jun-24	114	360	4.00%	836,736
81	Reserve Fund	0124-03300000655	NCC Bank Ltd. Mohammadpur Branch	42,779,845	29-Mar-21	29-Mar-24	30-Jun-24	93	360	9.50%	1,049,889
82	Reserve Fund	1801404000000050	UCBL Shyamoli Ring Road Branch	54,954,413	15-Jun-21	15-Jun-24	30-Jun-24	15	360	4.00%	91,591
83	Reserve Fund	0017-0330039883	Trust Bank Ltd. Dilkhusa Branch	67,236,214	15-Jun-21	15-Jun-24	30-Jun-24	15	360	8.50%	238,128
84	Reserve Fund	1306000065117	Mutual Trust Bank Ltd. Gulshan Branch	4,644,513	17-Jun-21	16-Jun-24	30-Jun-24	14	365	6.50%	11,740
85	Reserve Fund	10570211028-0	Meridian Finance Ltd.								
86	Reserve Fund	001/02/2020/286/020022100000167	Lankan Alliance Finance Ltd.	12,056,115	2-Nov-20	2-Nov-23	30-Jun-24	241	360	8.50%	686,026
87	Reserve Fund	001/02/2020/287/020022100000169	Lankan Alliance Finance Ltd.	12,056,115	2-Nov-20	2-Nov-23	30-Jun-24	241	360	8.50%	686,026
88	Reserve Fund	5504-1100000624	Midland Bank-Motijheer Br	5,462,944	15-Sep-21	15-Sep-23	30-Jun-24	289	360	7.50%	328,915
89	Reserve Fund	102-12-4265	National Finance Ltd.	5,398,488	10-Oct-21	10-Oct-23	30-Jun-24	264	360	7.00%	277,122
90	Reserve Fund	011003055/102-12-4055	National Finance Ltd.	11,542,109	1-Apr-21	1-Apr-24	30-Jun-24	90	360	6.00%	173,132
91	Reserve Fund	1001344000965	Shimanto Bank Ltd.	31,260,000	28-Sep-22	29-Sep-23	30-Jun-24	275	360	6.75%	1,611,844
92	Reserve Fund	0032243004424	SBAC Bank Ltd.	10,632,660	3-Apr-23	3-Apr-24	30-Jun-24	88	180	9.50%	246,914
93	Reserve Fund	0032243004415	SBAC Bank Ltd.	10,632,660	3-Apr-23	3-Apr-24	30-Jun-24	88	180	9.50%	246,914
94	Reserve Fund	001729100000007	Lanka Bangla Finance Ltd.	31,770,000	16-Apr-23	16-Apr-24	30-Jun-24	75	360	10.75%	711,516
95	Reserve Fund	0074TDC/23000213	Community Bank Ltd.	10,557,440	17-Apr-23	17-Apr-24	30-Jun-24	74	180	8.50%	184,462
96	Reserve Fund	0173003/16241040020243/2162412007889	Prime Bank, Ring Road Branch	36,648,190	13-May-15	11-May-24	30-Jun-24	50	90	4.50%	229,051
97	Reserve Fund	0789246/262-3/107326200000003	UTTARA Bank Ltd. Shyamoli Branch	10,464,516	17-Apr-23	17-Apr-24	30-Jun-24	74	180	7.25%	155,950
98	Reserve Fund	12001210002217	CVC Finance	5,592,632	22-Sep-21	22-Sep-23	30-Jun-24	282	360	9.50%	416,185



United Development Initiatives for Programmed Actions (UDDIPAN)  
Statement of Interest Receivable on FDR  
As on 30 June 2024

(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
99	Reserve Fund	001/02/2020/288/020022100000180	Lankan Alliance Finance Ltd.	12,056,115	2-Nov-20	2-Nov-23	30-Jun-24	241	360	9.00%	726,381
100	Reserve Fund	*11960100067927	EXIM Bank Ltd.	46,803,578	29-Mar-21	29-Mar-24	30-Jun-24	93	360	10.50%	1,269,547
101	Reserve Fund	11500210239	Strategic Finance and Investments Limited (SFIL)	11,228,412	26-Aug-21	26-Sep-23	30-Jun-24	278	390	8.00%	693,666
103	Reserve Fund	0024842/220	Bangladesh Development Bank Ltd	15,645,000	21-Jul-22	21-Jul-23	30-Jun-24	345	360	7.00%	1,049,519
104	Reserve Fund	0024843/221	Bangladesh Development Bank Ltd	2,085,000	21-Jul-22	21-Jul-23	30-Jun-24	345	360	7.00%	139,869
105	Reserve Fund	0084TDC/22000356	Community Bank Ltd.	5,442,422	10-Aug-22	10-Feb-24	30-Jun-24	141	180	8.50%	181,187
106	Reserve Fund	1450221145	Meridian Finance Ltd.	5,511,486	11-Aug-22	11-Feb-24	30-Jun-24	140	180	9.50%	203,619
107	Reserve Fund	00042910000022	Lanka Bangla Finance Ltd.	10,612,000	11-Aug-22	11-Aug-23	30-Jun-24	324	360	8.75%	835,695
108	Reserve Fund	0160-24600000169	The Premier Bank Ltd. Dhaka New Market Branch	45,195,192	21-Jun-21	21-Jun-24	30-Jun-24	9	360	6.50%	73,442
109	Reserve Fund	116541334122458/1410000524413	Mercantile Bank Ltd. Ring Road Branch	11,235,141	7-Jun-21	7-Jun-24	30-Jun-24	23	360	4.75%	34,096
110	Reserve Fund	1485290000201	Dutch Bangla Bank Ltd.	10,280,000	25-Aug-22	25-Aug-23	30-Jun-24	310	360	3.00%	265,567
111	Reserve Fund	001329100000050	Lanka Bangla Finance Ltd.	15,877,500	17-May-23	17-May-24	30-Jun-24	44	360	10.75%	208,613
	<b>Total Reserve</b>			<b>700,680,920</b>							<b>18,751,228</b>
112	General Fund (Irrigation)	4851773707002	The City Bank Ltd	822,400.00	4-Apr-22	4-Apr-24	30-Jun-24	87	360	3.50%	7,151
113	General Fund (Mini-Grid)	4851773707002	The City Bank Ltd	2,570,000	4-Apr-22	4-Apr-24	1-Jul-24	87	360	3.50%	22,347
114	General Fund(SWF)	3729969	AB Bank, Rokeya Sharani	5,902,093	27-Oct-21	27-Apr-24	30-Jun-24	64	90	11.50%	120,665
115	General Fund(SWF)	0861278/11960100086893	Exim Bank Ltd. Boxigoni Comilla	5,495,832	25-Oct-21	25-Oct-23	30-Jun-24	249	360	7.50%	285,096
116	General Fund(SWF)	16027800000003	Premier Bank, New Market Br	5,567,665	27-Oct-21	27-Oct-23	30-Jun-24	247	360	6.50%	248,302
117	General Fund(SWF)	0432774/1410000868521	Mercantile Bank, Ring Road	5,473,466	30-Jun-22	30-Jun-24	30-Jun-24	0	180	8.25%	-
118	General Fund(SWF)	5991035000344	Rupali bank, Adabor Br.	5,436,102	7-Jul-22	30-Jan-24	30-Jun-24	152	180	10.00%	229,524
119	General Fund(SWF)	3805015466	Commercial Bank, Dhanmondi Br.	5,314,250	30-Aug-22	6-Sep-23	30-Jun-24	298	366	7.00%	307,931
120	General Fund(SWF)	0861772/0121002182393	Exim Bank Ltd, Boxigoni Comilla	7,961,331	24-May-23	24-May-24	30-Jun-24	37	180	8.75%	170,264
121	General Fund(SWF)	3043400077127	NRB, Corporate Head Office, Gulshan Br.	8,000,000	30-Jun-24	30-Jun-24	30-Jun-24	0	180	12.00%	-
122	UDDIPAN Health Risk Fund	1240000105758	Global Islami Bank	5,000,000.00	6-Nov-23	6-May-24	30-Jun-24	237	180	11.00%	167,000
123	UDDIPAN Health Risk Fund	014927500000232	The Premier Bank	5,000,000.00	22-Jun-23	22-Jun-24	30-Jun-24	374	180	9.00%	349,064
124	UDDIPAN Health Risk Fund	14927500000235	The Premier Bank	10,000,000.00	8-Nov-23	8-May-24	30-Jun-24	235	180	11.00%	337,000
125	UDDIPAN Health Risk Fund	18624400000681	First Security Islami Bank Ltd	5,000,000.00	8-Nov-23	8-May-24	30-Jun-24	235	180	11.00%	188,250
126	UDDIPAN Health Risk Fund	5508-1710000047	Midland bank	5,000,000.00	7-Nov-23	7-May-24	30-Jun-24	236	180	11.00%	188,250
	<b>Total General Fund</b>			<b>82,543,138</b>							<b>2,620,845</b>
	<b>Total MFP FDR</b>			<b>2,652,839,686</b>							<b>68,105,700</b>



United Development Initiatives for Programmed Actions (UDDIPAN)  
Schedule of Details Notes to the Financial Statements  
As at 30 June 2024

Particulars	PKSF, Bank & Financial Institution											ENRICH - Assets Creation
	Jagoron	Agrosar	Agrosar-KFAED	Buniad	Sufolon	Sufolon-KFAED	LRL	SAHOS (New)	LIFT	WASH (Water & Sanitation)	ENRICH - IGA	
Balance as on 01.07.2023	7,032,615,212	7,699,975,566	1,632,631	26,557,577	189,122,750	12,118,379	25,851,145	185,889	8,075,690	153,322,069	22,534,918	2,074,452
Add: Disburse during the year	11,324,858,000	10,791,284,000	-	9,239,000	291,893,000	30,000	11,656,000	-	15,847,000	95,628,000	17,309,000	4,568,000
Add: Adjustment	-	-	-	-	-	-	-	-	-	-	-	-
Less: Realize during the year	18,357,473,212	18,491,259,566	1,632,631	35,796,577	481,015,750	12,148,379	37,507,145	185,889	23,922,690	248,950,069	39,843,918	6,642,452
Less: Adjustment	7,454,425,503	6,609,360,861	852,761	11,502,644	152,696,992	5,488,164	13,601,251	637	1,662,509	102,511,269	19,300,621	1,539,164
Less: Adjustment	3,714,229,115	4,646,149,404	280,056	4,336,201	136,569,466	5,223,195	16,633,995	2,712	12,200,830	61,430,533	12,221,126	2,126,132
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	85,006,267	8,322,171	2,977,156
Balance as on 30.06.2023	7,032,615,212	7,699,975,566	1,632,631	26,557,577	189,122,750	12,118,379	25,851,145	185,889	8,075,690	153,322,069	22,534,918	2,074,452

Particulars	PKSF, Bank & Financial Institution											UDDIPAN - STL
	Bangladesh bank Grehaon	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	
Balance as on 01.07.2023	12,530,782	178,714	87,063,307	26,164	200,045,524	2,016,585	97,695,557	908,077	11,844	4,165,026	278,480	349,073
Add: Disburse during the year	10,000,000	255,000	158,072,000	515,000	334,519,000	-	60,000	1,000,000	-	12,260,000	44,500	7,465,000
Add: Adjustment	-	-	-	-	-	-	-	-	-	-	-	-
Less: Realize during the year	22,530,782	433,714	245,135,307	541,164	534,564,524	2,016,585	97,755,557	1,908,077	11,844	16,425,026	322,980	7,814,073
Less: Adjustment	3,319,695	253,391	76,154,902	272,000	177,298,775	853,686	43,626,382	260,940	-	5,477,507	135,225	2,836,688
Less: Adjustment	1,419,467	81,548	59,739,368	42,644	155,609,915	1,070,387	44,003,289	645,027	-	3,775,058	119,355	3,827,322
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
Balance as on 30.06.2023	12,530,782	178,714	87,063,307	26,164	200,045,524	2,016,585	97,695,557	908,077	11,844	4,165,026	278,480	349,073

Particulars	PKSF, Bank & Financial Institution											UDDIPAN Micro Finance Program (UMFP)
	RSFIP	Ethnic Entrepreneur	Health kids	Sunflower Seeds	shashygola	Total	Green Energy Project-SHS	Green Energy Project-IDCOL	Jagoron	Agrosar	Sufolon	
Balance as on 01.07.2023	68,071	1,421,044	849,143	414,766	-	15,582,088,435	658,652	19,103,115	6,474,065,260	5,116,115,213	4,095,299	11,125,264
Add: Disburse during the year	-	2,505,000	182,500	560,000	60,000	23,089,810,000	-	-	12,359,198,000	8,962,052,000	8,340,000	22,696,000
Add: Adjustment	-	-	-	-	-	-	-	-	-	-	-	-
Less: Realize during the year	68,071	3,926,044	1,031,643	974,766	90,000	38,671,898,435	658,652	19,103,115	18,833,263,260	14,078,167,213	12,435,299	33,821,264
Less: Adjustment	338	1,777,679	309,189	524,554	14,686,103,327	14,686,103,327	-	-	7,210,979,525	4,478,816,160	2,380,835	9,468,204
Less: Adjustment	24,015	622,942	574,855	384,848	8,883,338,805	8,883,338,805	-	-	4,046,961,569	3,684,725,231	5,127,327	10,276,622
Balance as on 30.06.2024	43,718	1,525,423	147,599	65,364	15,102,456,303	15,102,456,303	658,652	19,103,115	7,575,322,166	5,914,625,822	4,927,137	14,076,438
Balance as on 30.06.2023	68,071	1,421,044	849,143	414,766	15,582,088,435	15,582,088,435	658,652	19,103,115	6,474,065,260	5,116,115,213	4,095,299	11,125,264



Details of Loan to Client: (Note No. 08)

Particulars	UDDIPAN Micro Finance Program (UMIFP)											Schedule-2		
	COVID-19	WASH (Sanitation & Water)	UDDIPAN - Household loan	UDDIPAN - Easy loan	UDDIPAN - Consumer Loan	UDDIPAN -STL	URL	Sunflower	BD WASH	Health kid	Ethnic Entrepreneur	Bangladesh bank Grahon		
Balance as on 01.07.2023	33,022,387	91,425,883	226,284	50,000	160,185	16,124	142,642	513,292	32,010,467	1,676,459	1,587,221	8,656,806		
Add: Disburse during the year	-	88,195,500	595,000	2,290,000	24,000	3,400,000	-	116,000	138,682,000	608,500	2,330,000	3,000,000		
Add: Adjustment	-	-	-	-	-	-	-	-	-	-	-	-		
Less: Realize during the year	33,022,387	179,621,383	821,284	2,340,000	184,185	3,416,124	142,642	629,292	170,692,467	2,284,959	3,917,221	11,656,806		
Less: Adjustment	14,132,570	70,838,597	186,094	310,089	85,013	1,533,716	71,677	233,945	40,950,721	805,346	1,396,018	1,748,842		
Less: Adjustment	13,648,080	37,715,815	213,503	240,951	38,194	1,607,766	54,694	64,805	34,171,117	1,175,316	1,470,725	1,202,867		
Balance as on 30.06.2024	5,241,737	71,066,971	421,687	1,788,960	60,974	274,642	16,271	331,542	95,570,629	304,297	1,050,478	8,705,097		
Balance as on 30.06.2023	33,022,387	91,425,883	226,284	50,000	160,185	16,124	142,642	513,292	32,010,467	1,676,459	1,587,221	8,656,806		

Details of Loan to Client: (Note No. 08)

Particulars	UDDIPAN Micro Finance Program (UMIFP)			Bazar Samittee			Schedule-2	
	Buniat	UDDIPAN	Total	Jagoron	Agrosar	Total	2023-2024	2022-2023
Balance as on 01.07.2023	42,554	11,774,931,340	11,774,931,340	5,382,540	1,032,170	6,414,710	27,383,196,252	23,172,012,659
Add: Disburse during the year	-	10,000,000	21,591,537,000	48,152,000	17,115,000	65,267,000	44,746,614,000	44,127,367,100
Add: Adjustment	-	-	-	-	-	-	-	440,525,730
Less: Realize during the year	42,554	10,000	33,366,468,340	53,534,540	18,147,170	71,681,710	72,129,810,252	67,739,905,489
Less: Adjustment	32,872,000	5,369,000	11,833,974,593	10,689,031	3,410,173	14,099,204	26,534,177,124	24,396,529,034
Less: Adjustment	(120,542)	320	7,838,574,360	27,200,194	8,529,822	35,730,016	16,757,643,181	15,960,180,203
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
Balance as on 30.06.2023	42,554	-	11,774,931,340	5,382,540	1,032,170	6,414,710	27,383,196,252	23,172,012,659

Details of Others Loan (Note-09)

Particular	PKSF, Bank & Financial Institution										Schedule-3		
	Staff Loan (Normal)	Bi-cycle Loan	Staff Loan (Special)	Motor cycle Loan	Staff Car loan	Education Loan	Total	Staff Loan (Special)	Motor cycle Loan	Bi-cycle Loan	Total		
Balance as on 01.07.2023	5,601,370	66,300	34,073,633	57,711,289	5,270,820	334,452	103,057,864	2,197,421	82,983,540	-	88,302,506		
Add: Disburse during the year	14,394,776	-	100,000	26,623,531	-	-	41,118,307	-	58,334,052	-	66,746,147		
Add: Adjustment	-	-	-	-	-	-	-	-	-	-	-		
Less: Realize during the year	19,996,146	66,300	34,173,633	84,334,820	5,270,820	334,452	144,176,171	2,197,421	11,533,640	-	155,048,653		
Less: Adjustment	1,551,249	-	19,753	4,034,024	-	-	5,605,026	103,381	579,462	1,103	8,786,310		
Less: Adjustment	8,898,868	-	3,772,794	15,044,110	-	-	27,715,772	623,307	6,214,611	52	25,259,580		
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	(1,155)	121,002,763		
Balance as on 30.06.2023	5,601,370	66,300	34,073,633	57,711,289	5,270,820	334,452	103,057,864	2,197,421	3,121,545	82,983,540	88,302,506		

Details of Others Loan (Note-09)

Particular	Schedule-3				Total	
	SOLAR (IDCOL)	Enrich	Agriculture Training Centre	Solar Mini - grid	Solar Irrigation	UDDIPAN Health Care
Balance as on 01.07.2023	5,006	87,500	35,249	-	172,850	-
Add: Disburse during the year	-	-	125,000	-	-	105,000
Add: Adjustment	-	-	-	-	-	-
Less: Realize during the year	5,006	87,500	160,249	-	172,850	12,831
Less: Adjustment	-	-	23,367	-	-	-
Less: Adjustment	5,006	-	16,378	(138,564)	-	6,000
Balance as on 30.06.2024	-	87,500	120,504	138,564	172,850	99,000
Balance as on 30.06.2023	5,006	87,500	35,249	-	172,850	12,831

Particular	UDDIPAN Fund		UDDIPAN Health Care		Total	
	Staff Loan- (Normal)	Staff Loan- (Normal)	Staff Loan- (Normal)	Staff Loan- (Normal)	2023-2024	2022-2023
Balance as on 01.07.2023	-	12,831	-	-	191,673,806	183,548,558
Add: Disburse during the year	-	-	-	-	108,094,454	62,633,635
Add: Adjustment	-	-	-	-	-	6,571,122
Less: Realize during the year	-	-	-	-	299,768,260	252,753,315
Less: Adjustment	-	-	-	-	14,414,703	10,978,480
Less: Adjustment	-	-	-	-	52,864,172	50,101,029
Balance as on 30.06.2024	-	12,831	12,831	99,000	232,489,385	191,673,806
Balance as on 30.06.2023	-	12,831	12,831	183,548,558	191,673,806	183,548,558

Details of Term Deposit (Note No. 10)

Particulars	Schedule-4													
	UDDIPAN Micro Finance (UMFF)		Solar Irrigation		Solar Mini - grid		UDDIPAN Fund		Staff welfare fund		UDDIPAN Health Care		Total	
	Savings Fund	Reserve Fund	General Fund	General Fund	General Fund	General Fund	General Fund	General Fund	General Fund	General Fund	General Fund	General Fund	2022-2023	2023-2024
Balance as on 01.07.2023	1,473,364,517	684,721,596	822,400	2,570,000	2,570,000	-	38,736,720	20,000,000	20,000,000	2,220,215,233	2,356,945,581	638,223,542	620,500,000	2,250,076,997
Add: New Investment	587,200,000	-	-	-	-	300,000	8,000,000	25,000,000	-	-	-	-	-	-
Add: Transfer from General Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Add: Transfer from Receivable	79,400,369	32,159,324	-	-	-	-	2,414,018	-	-	-	-	113,973,711	92,400	-
Less: Encashment	2,139,964,886	716,880,920	822,400	2,570,000	2,570,000	300,000	49,150,738	45,000,000	45,000,000	2,954,688,944	5,245,338,520	676,003,092	301,849,258	2,250,076,998
Less: Transfer to Savings Fund	(16,200,000)	16,200,000	-	-	-	300,000	-	-	15,000,000	301,849,258	676,003,092	2,250,076,998	-	99,043,197
Less: Transfer from Receivable	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Balance as on 30.06.2024</b>	<b>1,869,615,628</b>	<b>700,680,920</b>	<b>822,400</b>	<b>2,570,000</b>	<b>2,570,000</b>	<b>-</b>	<b>49,150,738</b>	<b>30,000,000</b>	<b>30,000,000</b>	<b>2,652,839,686</b>	<b>2,220,215,233</b>	<b>2,324,305,144</b>	<b>2,220,215,233</b>	<b>2,324,305,144</b>
<b>Balance as on 30.06.2023</b>	<b>1,473,364,517</b>	<b>684,721,596</b>	<b>822,400</b>	<b>2,570,000</b>	<b>2,570,000</b>	<b>-</b>	<b>38,736,720</b>	<b>20,000,000</b>	<b>20,000,000</b>	<b>2,220,215,233</b>	<b>2,324,305,144</b>	<b>2,324,305,144</b>	<b>2,220,215,233</b>	<b>2,324,305,144</b>

Details of Stocks: (Note No. 11)

Particular	Schedule-5							
	PKSF, Bank & Financial Institution	SOLAR (IDCOL)	UDDIPAN Micro Finance (UMFF)	Agriculture Training Centre	SOLAR Miningrid	Harbel	2023-2024	2022-2023
Balance as on 01.07.2023	1,946,722	73,192	2,976,544	782,000	2,186,000	138,510	11,021,255	11,021,255
Add: Purchase During The Year	293,333	-	656,850	156,440	-	1,106,623	6,245,664	6,245,664
Add : Adjustment during the year	2,240,055	73,192	3,633,394	938,440	2,186,000	138,510	19,055,677	1,788,758
Less: Encashment during the year	189,020	-	1,542,412	233,600	-	-	6,984,025	6,984,025
Less : Adjustment during the year	44,699	15,912	179,049	-	-	239,660	3,968,684	3,968,684
<b>Balance as on 30.06.2024</b>	<b>2,006,336</b>	<b>57,280</b>	<b>1,911,933</b>	<b>704,840</b>	<b>2,186,000</b>	<b>138,510</b>	<b>8,102,968</b>	<b>8,102,968</b>
<b>Balance as on 30.06.2023</b>	<b>1,946,722</b>	<b>73,192</b>	<b>2,976,544</b>	<b>782,000</b>	<b>2,186,000</b>	<b>138,510</b>	<b>11,021,255</b>	<b>11,021,255</b>

Details of Accounts Receivable (Note-12)

Particular	PKSF, Bank & Financial Institution						UMFF			ENRICH	
	Labor Migration (PKSF)	Bank Grantee Margin	Amader Gram Cancer & Research Society	Other Receivable	Service Charge Receivable	Total	Int. on Term Deposit	Service Charge Receivable	Other Receivable	Total	Salary & Others (PKSF)
Balance as on 01.07.2023	40,820	6,300,000	2,500,000	1,542,191	10,855,300	21,238,311	46,976,204	81,831,144	82,245	128,889,593	6,636,281
Add: Accrued during the year	-	1,072,216	-	1,155,434	-	2,227,650	-	-	160,418,669	160,418,669	-
Add: Adjustment during the year	40,820	7,372,216	2,500,000	2,697,625	10,855,300	23,465,961	46,976,204	81,831,144	160,500,914	289,308,262	6,636,281
Less: Realized during the year	-	-	-	607,168	-	607,168	2,142,154	-	160,483,608	162,625,762	-
Less: Adjustment during the year	-	-	-	(310,234)	10,855,300	10,545,066	(20,650,804)	81,831,144	(1,851,972)	59,328,368	726,448
<b>Balance as on 30.06.2024</b>	<b>40,820</b>	<b>7,372,216</b>	<b>2,500,000</b>	<b>2,400,691</b>	<b>10,855,300</b>	<b>12,313,727</b>	<b>65,484,854.19</b>	<b>-</b>	<b>1,869,278</b>	<b>67,354,132</b>	<b>5,909,833</b>
<b>Balance as on 30.06.2023</b>	<b>40,820</b>	<b>6,300,000</b>	<b>2,500,000</b>	<b>1,542,191</b>	<b>10,855,300</b>	<b>21,238,311</b>	<b>46,976,204</b>	<b>81,831,144</b>	<b>82,245</b>	<b>128,889,593</b>	<b>6,636,281</b>



Details of Accounts Receivable (Note-12)

Particular	Solar Minigrid				Solar Irrigation			UDDIPAN FUND		
	Adolescent Grant (PKSF)	Bank Grantee Margin	Int. on Term Deposit	Total	Int. on Term Deposit	Bank grantee	Total	From Staff & others	Receivable Muslim Add	Total
Balance as on 01.07.2023	1,128,416	-	21,738	21,738	6,956	-	6,956	45,553	59,354	104,907
Add: Accrued during the year	-	-	-	-	-	-	-	-	-	-
Add: Adjustment during the year	-	-	-	-	-	-	-	-	-	-
Less: Realized during the year	1,128,416	-	21,738	21,738	6,956	-	6,956	45,553	59,354	104,907
Less: Adjustment during the year	(1,533,947)	(71,960)	-	(72,569)	(195)	(23,027)	(23,222)	-	(2,923,200)	(2,923,200)
<b>Balance as on 30.06.2024</b>	<b>2,662,363</b>	<b>71,960</b>	<b>22,347</b>	<b>94,307</b>	<b>7,151</b>	<b>23,027</b>	<b>30,178</b>	<b>45,553</b>	<b>0</b>	<b>45,553</b>
<b>Balance as on 30.06.2023</b>	<b>1,128,416</b>	<b>-</b>	<b>21,738</b>	<b>21,738</b>	<b>6,956</b>	<b>-</b>	<b>6,956</b>	<b>45,553</b>	<b>59,354</b>	<b>104,907</b>

Details of Accounts Receivable (Note-12)

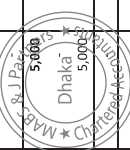
Particular	Staff Welfare Fund										
	MFP	Agriculture Training centre	UMFP	Minigrid	Water Treatment fund	UDDIPAN Health care	Irrigation	Vakurta	IDCOL	Ruggong	UDDIPAN TV
Balance as on 01.07.2023	133,182	5,101	(64,711)	-	1,808	-	338	-	-	-	-
Add: Accrued during the year	-	-	-	-	-	-	-	-	-	-	-
Add: Adjustment during the year	-	-	-	-	-	-	-	-	-	-	-
Less: Realized during the year	133,182	5,101	(64,711)	-	1,808	-	338	-	-	-	-
Less: Adjustment during the year	(3,427,805)	(6,954)	(3,342,825)	(2,220)	(713)	(91,318)	(5,401)	(4,016)	(5,476)	(380)	(1,620)
Less: Adjustment during the year	(3,761,261)	(1,853)	(3,508,263)	(2,220)	(713)	(91,318)	(5,401)	(4,376)	(5,476)	(380)	(1,800)
<b>Balance as on 30.06.2024</b>	<b>466,638</b>	<b>-</b>	<b>100,728</b>	<b>2,220</b>	<b>-</b>	<b>17,170</b>	<b>5,739</b>	<b>360</b>	<b>-</b>	<b>380</b>	<b>180</b>
<b>Balance as on 30.06.2023</b>	<b>133,182</b>	<b>5,101</b>	<b>(64,711)</b>	<b>-</b>	<b>1,808</b>	<b>565</b>	<b>338</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

Details of Accounts Receivable (Note-12)

Particular	Staff Welfare Fund			UDDIPAN Health Care			Rame Breeding			UDDIPAN Herbal			Total	
	Anukul Health Care	Int. on Term Deposit	Total	Other Receivable	Int. on Term Deposit	Total	Receivable From PKSF	Vakurta-2	RMTP	Other Receivable (Dr-Jakir)	Grant (PKSF)	2023-2024	2022-2023	
Balance as on 01.07.2023	565	1,184,579	1,260,862	400,000	-	400,000	157,500	98,700	3,824,929	3,858,371	167,626,565	182,362,771		
Add: Accrued during the year	-	-	-	212,500	-	212,500	-	-	-	-	162,888,819	151,507,702		
Add: Adjustment during the year	-	-	-	-	-	-	-	-	-	-	-	-		
Less: Realized during the year	565	1,184,579	1,260,862	612,500	-	612,500	157,500	98,700	3,824,929	3,858,371	330,485,384	333,870,473		
Less: Adjustment during the year	(2,003)	(177,204)	(756,269)	(212,500)	(1,275,064)	(1,062,564)	(157,500)	(601,300)	(6,470,254)	(6,470,254)	(179,525,238)	(17,898,056)		
<b>Balance as on 30.06.2024</b>	<b>2,568</b>	<b>1,361,783.40</b>	<b>1,957,766</b>	<b>400,000</b>	<b>1,229,564</b>	<b>1,629,564</b>	<b>-</b>	<b>450,000</b>	<b>4,146,294</b>	<b>3,858,371</b>	<b>100,452,089</b>	<b>167,626,565</b>		
<b>Balance as on 30.06.2023</b>	<b>-</b>	<b>1,184,579</b>	<b>1,260,862</b>	<b>400,000</b>	<b>-</b>	<b>400,000</b>	<b>157,500</b>	<b>98,700</b>	<b>3,824,929</b>	<b>3,858,371</b>	<b>167,626,565</b>	<b>182,362,771</b>		

Details of Deposits & Prepayments (Note-13)

Particular	PKSF, Bank & Financial Institution Funded											
	Prepayment for Procurement & Office Expenses	Office Rent	Adv. Tax	Advance to 3rd party (UEL)	Unsettled Staff Advance	Suspense Account	Advance (UREL)	Total	Unsettled Staff Advance	Adv. Tax	Adv. Against Ex.	Total
Balance as on 01.07.2023	17,003,131	3,944,150	920,696	87,722,003	34,474,003	4,862,474	112,546,219	261,472,676	143,616	-	-	248,854
Add: Paid during the year	11,914,747	5,605,500	1,004	-	-	-	-	17,521,251	158,534	5,000	-	212,254
Add: Adjustment during the year	-	-	-	-	-	-	-	-	-	-	-	-
Less: Realized during the year	28,917,878	9,549,650	921,700	87,722,003	34,474,003	4,862,474	112,546,219	278,993,927	302,150	153,958	5,000	461,108
Less: Adjustment during the year	(8,205,665)	(159,000)	-	-	453,157	-	35,000	8,852,822	-	-	-	-
Less: Adjustment during the year	(13,894,833)	(5,663,700)	(904,033)	-	(2,389,127)	249,544	64,450	18,387,433	-	-	-	-
<b>Balance as on 30.06.2024</b>	<b>6,817,380.00</b>	<b>3,726,950.00</b>	<b>17,666.75</b>	<b>87,722,003.00</b>	<b>36,409,973</b>	<b>4,612,930.00</b>	<b>112,446,769</b>	<b>251,753,672</b>	<b>302,150.00</b>	<b>48,720.00</b>	<b>5,000.00</b>	<b>350,870</b>
<b>Balance as on 30.06.2023</b>	<b>17,003,131</b>	<b>3,944,150</b>	<b>920,696</b>	<b>87,722,003</b>	<b>34,474,003</b>	<b>4,862,474</b>	<b>112,546,219</b>	<b>261,472,676</b>	<b>143,616</b>	<b>105,238</b>	<b>5,000</b>	<b>248,854</b>



Details of Deposits & Prepayments (Note-13)

Continued

Schedule-7

Particular	UDDIPAN Microfinance Program (UMFP)										Advance Uddipan nursing project	
	Adv. Tax	Office Rent	Adv. Against Exp.	Advance Tax	Suspense Account	Unsettled Staff Advance	Advance (UREL)	Advance to 3rd party payment.	Security deposit against schedule advance	Advance Gold brick		Advance Gram Bangla System
Balance as on 01.07.2023	2,061	8,407,735	106,898,640	19,117,664	179,469	2,199,671	437,751,140	-	-	-	-	-
Add : Paid during the year	322	2,632,800	24,370,012	31,586,896	14	295,992	563,000,000	21,480,675	58,800,000	15,322,792	1,503,393	2,558,880
Add : Adjustment during the year	-	-	-	-	-	-	-	-	-	-	-	-
Less : Realized during the year	2,383	11,040,535	131,268,652	50,704,560	179,483	2,495,663	1,000,751,140	21,480,675	58,800,000	15,322,792	1,503,393	2,558,880
Less : Adjustment during the year	-	162,500	4,537,585	649	-	-	483,500,000	252,344	41,600,000	-	4,615,018	-
Less : Adjustment during the year	2,061	5,078,635	122,499,913	17,562,354	(19,635)	(4,199,683)	62,335	19,884,731	17,200,000	11,829,928	(13,111,625)	(19,007,883)
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
Balance as on 30.06.2023	2,061	8,407,735	106,898,640	19,117,664	179,469	2,199,671	437,751,140	-	-	-	-	-

Details of Deposits & Prepayments (Note-13)

Continued

Schedule-7

Particular	UDDIPAN Microfinance Program (UMFP)										Solar Mini-grid	
	Advance Reptiles firm	Advance To A&P Factory	Advance fish project	Advance Ummokto Jalashoy	Total	Adv. Against Exp.	Advance Tax	Adv. Against Exp.	Total	Advance Tax		
Balance as on 01.07.2023	-	-	-	-	574,554,319	10,037,275	46,222	-	46,222	25,799	-	-
Add : Paid during the year	362,504,040	44,072,966	-	-	1,128,128,460	25,301,856	2,135	11,000	13,135	14,522	-	-
Add : Adjustment during the year	-	-	-	-	-	-	-	-	-	-	-	-
Less : Realized during the year	362,504,040	44,072,966	-	-	1,702,682,779	35,339,131	48,357	11,000	59,357	40,321	-	-
Less : Adjustment during the year	252,544	-	-	-	534,920,840	680	-	680	680	830	-	-
Less : Adjustment during the year	(60,259,155)	(250,000)	(4,605,100)	(2,560,000)	90,104,835	35,339,131	40,465	10,320	50,785	11,979	-	-
Balance as on 30.06.2024	422,510,631	44,322,966	4,605,100	2,560,000	1,077,657,104	-	7,892,000	-	7,892	27,512	-	-
Balance as on 30.06.2023	-	-	-	-	574,554,319	10,037,275	46,222	-	46,222	25,799	-	-

Details of Deposits & Prepayments (Note-13)

Continued

Schedule-7

Particular	UDDIPAN Fund										Advance Agro Ltd	Total
	Advance to UEL	Advance to UREL	Unsettled Staff Advance	Security Deposit (Electric Line)	Advance to 3rd party	Adv. Tax Paid	Office Rent	Advance Against Expenses	Advance Against Reptiles firm	Advance Against Gold brick		
Balance as on 01.07.2023	41,742,353	42,111,150	192,286	120,000	48,121	2,327,127	-	3,255,831	-	-	-	89,796,868
Add : Paid during the year	-	-	-	-	-	873,791	-	1,627,496	1,200,000	5,065,000	5,450,000	14,216,287
Add : Adjustment during the year	-	-	-	-	-	-	-	-	-	-	-	-
Less : Realized during the year	41,742,353	42,111,150	192,286	120,000	48,121	3,200,918	-	4,883,327	1,200,000	5,065,000	5,450,000	104,013,155
Less : Adjustment during the year	-	-	-	-	-	-	4,384,800	4,876,081	-	20,100	-	9,280,981
Less : Adjustment during the year	-	-	-	-	-	2,200,031	(4,384,800)	(43,072)	-	(87,743,613)	(54,561,648)	(144,533,102)
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
Balance as on 30.06.2023	41,742,353	42,111,150	192,286	120,000	48,121	2,327,127	-	3,255,831	-	-	-	89,796,868

Details of Deposits & Prepayments (Note-13)

Continued

Schedule-7

Particular	UDDIPAN Health Care				UDDIPAN Fund				Vakurta-1		Vakurta-2	
	Advance against comp	Office Rent	Advance Tax	Total	Advance against comp	Adv. Tax Paid	Office Rent	Advance Against Expenses	Advance Against Reptiles firm	Advance Against Gold brick	Advance to 3rd party	Total
Balance as on 01.07.2023	39,500	-	-	39,500	14,407	214,779	741	229,927	-	-	4,068,377	4,068,377
Add : Paid during the year	110,000	10,000	239,588	359,588	871,870	-	-	871,870	-	-	-	-
Add : Adjustment during the year	-	-	-	-	-	-	-	-	-	-	-	-
Less : Realized during the year	149,500	10,000	239,588	399,088	886,277	214,779	741	1,101,797	4,068,377	4,068,377	-	-
Less : Adjustment during the year	10,000	-	-	10,000	28,822	-	-	28,822	-	-	-	-
Less : Adjustment during the year	100,000	(945,000)	(232,902)	(1,077,902)	857,455	214,779	741	1,072,975	4,068,377	4,068,377	-	-
Balance as on 30.06.2024	39,500	955,000	472,490	1,466,990	14,407	214,779	741	229,927	4,068,377	4,068,377	-	-
Balance as on 30.06.2023	39,500	-	-	39,500	14,407	214,779	741	229,927	4,068,377	4,068,377	-	-



Details of Deposits & Prepayments (Note-13)

Particular	Schedule-7				Total
	Ruggonj		UDDIPAN TV		
	Advance against Exp.	Advance to 3rd party	Staff welfare fund	Advance against Exp.	
Balance as on 01.07.2023	229,396	108,527	-	-	337,923
Add : Paid during the year	403,500	62,500	32,074	377,000	922,891,856
Add : Adjustment during the year	632,896	171,027	32,074	377,000	31,765,281
Less: Realized during the year	593	-	-	51,956	1,364,729,150
Less: Adjustment during the year	632,303	171,027	(423,866)	325,044	52,867,146
<b>Balance as on 30.06.2024</b>	-	-	455,940	-	371,002,202
<b>Balance as on 30.06.2023</b>	229,396	108,527	-	-	940,859,802
					410,072,014

Details of Cash & Cash Equivalents (Notes No. 14)

Particulars	Continued				Schedule-8						
	PKSF Funded	SOLAR (UDDIPAN)	SOLAR (IDCOL)	UWFP	Bazar Samittee	Total (MFP)	Rame Breeding	ENRICH	Remittance	Water Treatment Plant	Agricultural Training Center
Cash in Hand	27,050,170	-	190,692	38,518,799	992,123	66,751,784	-	1,868	-	343	26,297
Cash at Bank	292,419,229	44,125	5,415,255	942,050,121	1,568,909	1,241,497,640	-	1,719,720	675,098	49,754	14,579
<b>Total</b>	<b>319,469,399</b>	<b>44,125</b>	<b>5,605,947</b>	<b>980,568,920</b>	<b>2,561,033</b>	<b>1,308,249,424</b>	<b>-</b>	<b>1,721,588</b>	<b>675,098</b>	<b>50,097</b>	<b>40,876</b>

Details of Cash & Cash Equivalents (Notes No. 14)

Particulars	Continued				Schedule-8						
	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	26,920	45,198	646	-	-	2,571,166	-	-	6,553	-	-
Cash at Bank	593,384	607,751	12,722,467	1,397,030	212,850	24,366,002	168,995	97,515	10,900	762,349	-
<b>Total</b>	<b>620,304</b>	<b>652,949</b>	<b>12,723,113</b>	<b>1,397,030</b>	<b>212,850</b>	<b>26,937,168</b>	<b>168,995</b>	<b>97,515</b>	<b>17,453</b>	<b>762,349</b>	<b>-</b>

Details of Cash & Cash Equivalents (Notes No. 14)

Particulars	Continued				Schedule-8						
	Ruggonj	RMTP	UDDIPAN Harhal	VDG	IVGD	Suchala	UDDIPAN TV	DSECPGR	Reptiles Firm	Grand Total (2023-2024)	Grand Total (2022-2023)
Cash in Hand	-	2,514	9,455	-	202,528	1,012	-	-	50,488	69,696,773	23,920,052
Cash at Bank	42,987	947,345	2,758	1,930	1,524,492	60,920	247,940	3,734,360	596,745	1,292,055,511	519,701,034
<b>Total</b>	<b>42,987</b>	<b>949,859</b>	<b>12,213</b>	<b>1,930</b>	<b>1,727,020</b>	<b>61,932</b>	<b>247,940</b>	<b>3,734,360</b>	<b>647,233</b>	<b>1,361,752,283</b>	<b>543,621,086</b>

Details of Term Loan (Note No. 19)

Particulars	MFP (PKSF)										Schedule-9	
	ENRICH-IGA	ENRICH-Assets Creation	ENRICH-Livelihood	Jagoron	Agroshar	Sufolon	KGF-Sufolon	LRL	Buniad	SDL	BD WASH	Total
Balance as on 01.07.2023	25,300,000	700,000	3,450,000	104,000,000	117,000,000	-	-	42,750,000	21,666,665	3,250,000	103,499,996	421,616,661
Add: Received during the year	-	-	-	60,000,000	70,000,000	50,000,000	10,000,000	-	10,000,000	-	240,000,000	440,000,000
Add: Adjustment during the year	-	-	-	164,000,000	187,000,000	50,000,000	10,000,000	42,750,000	31,666,665	3,250,000	343,499,996	861,616,661
Less: Refund during the year	11,700,000	250,000	150,000	65,000,000	73,000,000	-	-	30,750,000	18,333,333	2,250,000	103,499,996	304,933,329
Less: Adjustment during the year	-	-	-	-	-	-	-	-	-	-	-	-
<b>Balance as on 30.06.2024</b>	<b>13,600,000</b>	<b>450,000</b>	<b>3,300,000</b>	<b>99,000,000</b>	<b>114,000,000</b>	<b>50,000,000</b>	<b>10,000,000</b>	<b>12,000,000</b>	<b>13,333,332</b>	<b>1,000,000</b>	<b>240,000,000</b>	<b>556,683,332</b>
<b>Balance as on 30.06.2023</b>	<b>25,300,000</b>	<b>700,000</b>	<b>3,450,000</b>	<b>104,000,000</b>	<b>117,000,000</b>	<b>-</b>	<b>-</b>	<b>42,750,000</b>	<b>21,666,665</b>	<b>3,250,000</b>	<b>103,499,996</b>	<b>421,616,661</b>



Details of Term Loan (Note No. 19)

Particulars	MFP (Bank)		MFP (Financial Institution)		Total PKSF, Bank & Financial	Schedule-9 Green Energy (IDCOL)
	DBBL	Bangladesh BANK(Grehyon)	Total	Special Credit Initiatives		
Balance as on 01.07.2023	100,000,000	23,400,000	123,400,000	2,840,578,300	3,385,594,961	2,000,000
Add: Received during the year	100,000,000	13,000,000	113,000,000	2,003,218,500	2,556,218,500	-
Add: Adjustment during the year	-	-	-	412,784,000	412,784,000	-
Less: Refund during the year	200,000,000	36,400,000	236,400,000	5,256,580,800	6,354,597,461	2,000,000
Less: Refund during the year	100,000,000	8,088,888	108,088,888	1,577,313,500	1,990,335,717	-
Less: Adjustment during the year	-	-	-	4,223,300	4,223,300	2,000,000
Balance as on 30.06.2024	100,000,000	28,311,112	128,311,112	3,675,044,000	4,360,038,444	-
Balance as on 30.06.2023	100,000,000	23,400,000	123,400,000	2,840,578,300	3,385,594,961	2,000,000

Details of Term Loan (Note No. 19)

Particulars	UDDIPAN Micro Finance Program (Bank)										Schedule-9		
	Commercial Bank of Ceylon	Bangladesh BANK(SMAP)	NCC Bank	Premier Bank	MTBL Syndicate loan	UTTARA Bank	Eastern Bank Ltd	UCBL	HSBC	Dhaka Bank Ltd.		Mutual Trust Bank	The City Bank
Balance as on 01.07.2023	43,400,241	337,000,000	498,106,710	310,000,000	816,353,567	171,287,660	777,755,100	1,100,000,000	245,000,000	327,178,172	664,000,000	286,000,000	
Add: Received during the year	-	353,500,000	490,000,000	-	-	200,000,000	1,109,504,419	2,234,286,000	245,000,000	740,000,000	664,000,000	375,000,000	
Add: Adjustment during the year	-	3,000,000	-	1,035,272	-	50,530	1,178,670	714,000	485,000,000	-	-	250,000,000	
Less: Refund during the year	43,400,241	693,500,000	988,106,710	311,035,272	816,353,567	371,338,190	1,888,438,189	3,335,000,000	975,000,000	1,067,178,172	1,328,000,000	911,000,000	
Less: Refund during the year	43,400,241	340,000,000	801,883,813	261,035,272	816,353,567	142,346,081	1,177,346,589	2,235,000,000	490,000,000	565,070,939	664,000,000	438,000,000	
Less: Adjustment during the year	-	-	15,102,812	-	-	-	-	-	240,000,000	243,482,135	-	228,000,000	
Balance as on 30.06.2024	-	353,500,000	171,120,085	50,000,000	-	228,992,110	711,091,600	1,100,000,000	245,000,000	258,625,098	664,000,000	245,000,000	
Balance as on 30.06.2023	43,400,241	337,000,000	498,106,710	310,000,000	816,353,567	171,287,660	777,755,100	1,100,000,000	245,000,000	327,178,172	664,000,000	286,000,000	

Details of Term Loan (Note No. 19)

Particulars	UDDIPAN Micro Finance Program (Bank)										Schedule-9		
	Exim Bank	Trust Bank	South East Bank	Prime Bank	Bank Asia	Marcentral bank	NRB	Shimanto Bank	BDDL	Midland bank		South bangla bank	Woori Bank
Balance as on 01.07.2023	248,180,045	600,000,000	70,000,000	250,000,000	82,602,455	183,290,693	332,546,669	300,000,000	51,336,875	45,876,759	190,171,442	-	
Add: Received during the year	418,500,000	600,000,000	-	250,000,000	400,000,000	-	378,950,000	500,000,000	13,605,475	550,598	200,000,000	120,000,000	
Add: Adjustment during the year	-	-	-	-	1,084,633	-	-	-	-	-	-	-	
Less: Refund during the year	666,660,045	1,200,000,000	70,000,000	500,000,000	483,687,088	193,290,693	711,496,669	813,605,475	51,336,875	46,427,357	390,171,442	120,000,000	
Less: Refund during the year	366,879,639	600,000,000	70,000,000	496,548,901	328,628,740	179,943,967	277,277,842	313,605,475	51,336,875	61,949,264	61,949,264	-	
Less: Adjustment during the year	5,186,882	-	-	3,451,099	-	185,759	11,205,519	-	-	25,915	25,915	-	
Balance as on 30.06.2024	294,513,524	600,000,000	-	250,000,000	155,060,348	13,160,968	423,013,308	500,000,000	500,000,000	46,427,357	328,196,263	120,000,000	
Balance as on 30.06.2023	248,180,045	600,000,000	70,000,000	250,000,000	82,602,455	183,290,693	332,546,669	300,000,000	51,336,875	45,876,759	190,171,442	-	

Details of Term Loan (Note No. 19)

Particulars	UDDIPAN Micro Finance Program (Financial Institution)										Schedule-9		
	Citizens Bank	Community bank	Jamuna bank	Meghna bank Sustainability	Total Bank	The UAE Bangladesh	Lanka Bangla	Meridian Finance	Lanka Alliance Finance LTD.	National Finance		CVC Finance	Anukul Foundation
Balance as on 01.07.2023	150,000,000	70,000,000	100,000,000	25,000,000	8,160,086,389	24,248,101	385,635,545	48,124,849	202,175,151	59,986,663	-	65,112,459	
Add: Received during the year	300,000,000	30,000,000	100,000,000	-	9,734,291,017	-	-	50,000,000	500,000,000	200,000,000	10,000,000	36,500,000	
Add: Adjustment during the year	-	-	-	-	755,668,579	-	2,256,486	-	1	-	-	6,483	
Less: Refund during the year	450,000,000	100,000,000	100,000,000	25,000,000	18,650,043,985	24,248,101	387,892,031	98,124,849	702,175,152	259,986,663	10,000,000	101,618,942	
Less: Refund during the year	300,000,000	22,739,453	90,576,089	-	11,134,020,744	19,180,303	239,963,470	60,346,442	421,368,890	132,159,544	-	36,157,007	
Less: Adjustment during the year	-	-	-	25,000,000	772,787,602	-	-	7,286,230	-	-	-	-	
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	122,827,149	10,000,000	65,461,935	
Balance as on 30.06.2023	150,000,000	70,000,000	100,000,000	-	8,160,086,389	24,248,101	385,635,545	48,124,849	202,175,151	59,986,663	-	65,112,459	

Details of Term Loan (Note No. 19)

Particulars	UDIPAN Micro Finance Program ( Financial Institution)						Bazar Samittee		Solar Irrigation	Solar Mini-grid	Schedule-9		
	IPDC	United finance		Total Financial Institution		Special Credit Initiative		2023-2024			2022-2023		
Balance as on 01.07.2023	200,000,000	-	1,938,636,768	10,098,723,156	1,938,636,768	10,098,723,156	-	4,660,535	17,133,173	13,508,111,826	11,061,806,794		
Add: Received during the year	300,000,000	-	2,284,865,555	12,019,156,572	2,284,865,555	12,019,156,572	2,025,000	-	-	14,577,400,072	12,878,616,476		
Add: Adjustment during the year	-	100,000,000	207,584,970	963,253,550	207,584,970	963,253,550	-	-	-	1,376,037,550	9,752,426,456		
Less: Refund during the year	500,000,000	100,000,000	4,431,087,293	23,081,133,278	4,431,087,293	23,081,133,278	2,025,000	4,660,535	17,133,173	29,461,549,447	33,692,849,726		
Less: Adjustment during the year	200,000,000	26,114,695	1,868,835,876	13,002,856,620	1,868,835,876	13,002,856,620	400,000	2,817,350	4,568,844	15,000,978,532	12,605,291,004		
Less: Transfer to Special Credit Initiative	300,000,000	73,885,306	2,455,230,187	9,198,467,826	1,07,021,230	879,808,832	-	-	-	886,032,132	7,579,446,896		
Balance as on 30.06.2024	200,000,000	-	1,938,636,768	10,098,723,156	1,938,636,768	10,098,723,156	953,354,000	4,660,535	17,133,173	13,508,111,826	11,061,806,794		

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

Particulars	PKSF, Bank & Financial Institution												Schedule-10		
	Short Term Deposit (STD)	Current Account Deposit (CD)	Child Education Deposit	Woman Development	Marginal savings Deposit	Marriage savings	Monthly Deposit (MD)	Fixed Deposit (FD)	Double Growth savings deposit	Lacopri Savings Scheme	Triple Growth Benefit Scheme	Millennium Savings Deposit		Monthly Benefit Scheme	Total
Balance as on 01.07.2023	4,096,287,190	60,157,780	600,487,410	489,219,310	28,316,263	5,149,700	10,803,000	458,828,500	396,140,127	181,978,000	137,774,560	412,784,000	8,434,169,840		
Add: Received during the year	2,523,403,649	81,406,972	354,713,000	331,754,560	47,692,316	5,796,500	3,695,000	754,838,500	242,653,353	495,620,000	151,997,290	-	5,462,707,320		
Add: Adjustment during the year	-	-	-	-	-	-	-	-	-	-	-	-	-		
Less: Paid during the year	6,619,690,839	141,564,732	955,200,410	820,973,870	76,008,579	10,945,700	14,498,000	1,215,667,000	638,793,480	677,998,000	305,721,850	412,784,000	13,996,877,160		
Less: Adjustment during the year	2,703,320,482	82,437,333	170,738,410	153,835,220	48,275,921	1,799,400	6,839,000	99,736,000	180,277,369	45,369,000	60,711,740	-	4,044,986,675		
Less: Deposit Interest	120,331,358	4,964,770	2,547,600	928,100	793,539	(212,200)	560,000	(1,892,000)	695,276	(2,070,000)	(1,613,500)	-	133,283,043		
Less: Transfer to Special Credit Initiative	217,346,045	3,108,809	-	-	2,054,026	-	-	-	-	-	-	-	222,508,880		
Balance as on 30.06.2024	4,012,985,043	57,271,458	781,314,400	666,210,550	28,393,145	9,358,500	7,099,000	1,115,823,000	457,820,835	634,299,000	246,623,610	-	9,528,332,321		
Balance as on 30.06.2023	4,096,287,190	60,157,780	600,487,410	489,219,310	28,316,263	5,149,700	10,803,000	458,828,500	396,140,127	181,978,000	157,774,560	-	8,434,169,840		

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

Particulars	UDIPAN Micro Finance Program (UMFP)												Schedule-10	
	Short Term Deposit (STD)	Current Account Deposit (CD)	Monthly Deposit (MD)	Fixed Deposit (FD)	Double Growth savings deposit	Tripartite Savings Scheme	Lacopri Savings Scheme	Millennium Savings Deposit	Monthly Benefit Scheme	Marginal	Child Education Deposit	Woman Development Deposit		Total
Balance as on 01.07.2023	2,370,605,157	35,526,360	242,104,250	1,855,000	65,759,000	46,757,000	97,009,578	33,972,170	105,322,000	13,126,356	223,711,250	262,035,200	3,502,842,621	
Add: Received during the year	2,324,899,259	75,753,691	177,287,820	776,000	298,845,500	273,572,000	106,703,045	47,416,350	-	33,815,246	208,791,660	280,011,240	3,833,545,191	
Add: Adjustment during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	
Less: Paid during the year	4,695,504,416	111,280,051	419,392,070	2,631,000	364,604,500	320,329,000	203,712,623	81,388,520	105,322,000	46,942,082	432,502,910	542,046,440	7,336,387,811	
Less: Adjustment during the year	1,972,542,889	68,394,106	128,561,550	1,379,000	29,657,000	26,386,000	54,472,075	12,978,640	-	30,802,555	111,475,530	135,923,200	2,575,675,145	
Less: Deposit Interest	137,444,046	2,051,064	(1,030,330)	(85,000)	(2,203,000)	(540,000)	725,824	886,200	105,322,000	1,086,049	1,738,780	2,647,400	84,833,134	
Less: Transfer to Special Credit Initiative	-	-	-	-	-	-	-	-	-	992,411	-	-	140,487,521	
Balance as on 30.06.2024	2,785,155,756	40,844,814	291,860,850	1,337,000	337,150,500	294,483,000	148,514,724	67,523,680	105,322,000	16,045,889	319,388,600	403,475,840	4,711,045,053	
Balance as on 30.06.2023	2,370,605,157	35,526,360	242,104,250	1,855,000	65,759,000	46,757,000	97,009,578	33,972,170	105,322,000	13,126,356	223,711,250	262,035,200	3,502,842,621	



Particulars	Bazar Samittee										Total		
	Short Term Deposit (STD)	Current Account Deposit (CD)	Marginal	Monthly Deposit (MD)	Double Growth savings deposit scheme	Laptop Savings Scheme	Monthly Benefit Scheme	Child Education Deposit	Woman Development Deposit	Millennium Savings Deposit	Total	2023-2024	2022-2023
Balance as on 01.07.2023	2,334,056	-	-	35,000	-	83,110	50,000	2,500	13,000	-	2,517,666	11,939,530,127	11,359,499,338
Add: Received during the year	15,760,545	144,531	1,311,473	116,400	100,000	417,708	-	182,700	176,000	836,600	9,315,298,467	10,779,180,744	
Add: Adjustment during the year	-	-	-	-	-	-	-	-	-	-	-	-	309,202,017
Less: Paid during the year	18,094,601	144,531	1,311,473	151,400	100,000	50,818	50,000	185,200	189,000	836,600	21,563,623	21,254,826,594	
Less: Adjustment during the year	8,082,144	140,200	725,720	8,000	-	57,290	11,400	11,400	17,000	-	9,041,754	6,629,703,574	
Less: Deposit Interest	2,178,908	2,681	14,512	30,200	-	62,110	50,000	2,500	13,000	(12,900)	2,341,011	220,457,188	
Add: Deposit Interest	166,167	32	14,505	-	-	-	-	-	-	-	180,704	363,177,105	327,731,776
Less: Transfer to Special Credit Initiative	-	-	-	-	-	-	-	-	-	-	-	518,106,000	456,696,376
Balance as on 30.06.2024	7,999,716	1,682	585,746	113,200	100,000	381,418	50,000	171,300	159,000	849,500	10,361,562	14,249,738,936	11,939,530,127
Balance as on 30.06.2023	2,334,056	-	-	35,000	-	83,110	50,000	2,500	13,000	-	2,517,666	11,939,530,127	11,359,499,338

Particulars	PKSF, Bank & Financial Institution			Bazar Samittee			Total	
	Risk Coverage Fund	UDDIPAN Micro Finance Program (UMFP)	Risk Coverage Fund	Risk Coverage Fund	Risk Coverage Fund	Risk Coverage Fund	2023-2024	2022-2023
Balance as on 01.07.2023	163,404,955	125,555,178	121,811	121,811	289,081,944	224,533,738	308,728,074	308,728,074
Add: Received during the year	162,128,203	151,903,321	511,080	511,080	314,542,604	603,624,548	533,261,812	533,261,812
Add: Adjustment during the year	-	-	-	-	-	31,607,255	59,287,443	59,287,443
Less: Paid during the year	325,533,158	277,458,499	632,891	632,891	603,624,548	272,711,341	184,892,425	184,892,425
Less: Adjustment during the year	16,077,794	15,529,461	119,781	119,781	272,711,341	299,305,952	289,081,944	289,081,944
Less: Adjustment during the year	152,748,236	119,843,324	513,110	513,110	289,081,944	289,081,944	224,533,738	224,533,738
Balance as on 30.06.2024	156,707,128	142,085,714	121,811	121,811	289,081,944	224,533,738	224,533,738	224,533,738
Balance as on 30.06.2023	163,404,955	125,555,178	121,811	121,811	289,081,944	224,533,738	224,533,738	224,533,738

Details of Accounts Payables (Note-24)

Particular	PKSF, Bank & Financial Institution										Total		
	VAT	Tax	MC Loan	Salary & benefits	Audit fee	Entertainment	Others Payable	Term Loan Interest	Travelling & Transportation	Vahical	Computer	2023-2024	2022-2023
Balance as on 01.07.2023	6,270	14,425	98,640	68,511	700,000	480	755,069	3,419,378	24,181	160,000	338,268	160,000	338,268
Add: Received during the year	4,702,711	6,876,084	-	44,004,027	65,000	(480)	1,754,500	(1,259,324)	(24,181)	(160,000)	(338,268)	(160,000)	(338,268)
Add: Adjustment during the year	4,708,981	6,890,509	96,640	44,072,538	765,000	-	2,509,569	2,160,054	-	-	-	-	-
Less: Paid during the year	4,633,384	6,867,637	96,640	44,072,538	765,000	-	1,627,704	-	-	-	-	-	-
Less: Adjustment during the year	75,597	22,872	98,640	0	-	-	881,865	2,160,054	-	-	-	-	-
Balance as on 30.06.2024	6,270	14,425	98,640	68,511	700,000	480	755,069	3,419,378	24,181	160,000	338,268	160,000	338,268
Balance as on 30.06.2023	6,270	14,425	98,640	68,511	700,000	480	755,069	3,419,378	24,181	160,000	338,268	160,000	338,268

Details of Accounts Payables (Note-24)

Particular	PKSF, Bank & Financial Institution										Bazar Samittee	
	PF	PF Loan	Gratuity	SWF	Staff training	Social credit initiative Phase - 2	Payable acc for customer savings	Total	Payable acc for customer saving	2023-2024	2022-2023	
Balance as on 01.07.2023	3,294,773	(237,237)	(555,640)	133,183	-	-	-	8,220,302	-	-	-	-
Add: Received during the year	2,925,271	2,269,164	5,168,243	1,066,638	258,000	7,206,478	16,960,613	91,474,476	2,340	2,340	2,340	2,340
Add: Adjustment during the year	6,220,044	2,031,927	4,612,604	1,199,821	258,000	7,206,478	16,960,613	99,694,778	2,340	2,340	2,340	2,340
Less: Paid during the year	6,123,729	2,031,927	4,612,604	733,183	-	-	66,855,102	66,855,102	-	-	-	-
Less: Adjustment during the year	96,315	-	4,612,604	466,638	258,000	7,206,478	16,960,613	32,839,676	2,340	2,340	2,340	2,340
Balance as on 30.06.2024	3,294,773	(237,237)	(555,640)	133,183	-	-	8,220,302	91,474,476	2,340	2,340	2,340	2,340
Balance as on 30.06.2023	3,294,773	(237,237)	(555,640)	133,183	-	-	8,220,302	91,474,476	2,340	2,340	2,340	2,340



Details of Accounts Payables (Note-24)

Particular	SOLAR (IDCOL)					UDDIPAN Micro Finance Program (UMFP)					Schedule-12	
	Audit fee	M/A Safe power & solution	Tax	Vat	SWF	Total	Salary	Term loan interest	TAX	VAT		Others Payable
Balance as on 01.07.2023	50,000	25,000	419	-	-	75,419	214,031	44,447,054	89,347	101,559	743,204	4,421,178
Add : Received during the year	-	-	-	-	-	-	-	-	-	-	-	-
Add : Adjustment during the year	-	(19,560)	10,431	200	5,476	(3,453)	49,578,862	(6,821,697)	8,862,922	15,109,665	14,652,761	32,750,052
Less : Paid during the year	50,000	5,440	10,850	200	5,476	71,966	49,792,893	37,625,357	8,952,269	15,211,224	15,375,965	37,171,209
Less: Adjustment during the year	50,000	5,440	10,850	200	5,476	71,966	49,665,893	-	8,914,149	15,147,430	14,622,087	34,971,051
Balance as on 30.06.2024	-	-	-	-	-	-	127,000	37,625,357	38,120	63,794	753,878	2,200,158
Balance as on 30.06.2023	50,000	25,000	419	-	-	75,419	214,031	44,447,054	89,347	101,559	743,204	4,421,178

Details of Accounts Payables (Note-24)

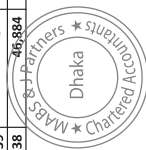
Particular	UDDIPAN Micro Finance Program (UMFP)					Schedule-12						
	PF Loan	SWF	Gratuity	Membership Fee	Audit fee		Program Activity	Traveling	Repair & maintenance	Building & other construction	Printing & stationery	Legal Exp
Balance as on 01.07.2023	56,717	(64,712)	3,721,315	8,404,836	850,000	488,800	618,271	155,277	91,500	1,152,260	24,050	-
Add : Received during the year	200,000	-	-	-	-	-	-	-	-	-	-	-
Add : Adjustment during the year	1,332,650	165,439	18,818,143	9,067,541	770,906	311,420	715,260	715,260	91,500	3,235,669	24,050	1,682,682
Less : Paid during the year	1,589,367	100,727	22,539,458	17,472,377	1,620,906	488,800	929,691	870,537	91,500	4,387,929	24,050	1,682,682
Less: Adjustment during the year	1,589,367	-	23,721,315	8,404,836	700,906	488,800	618,271	155,277	91,500	1,152,260	24,050	-
Balance as on 30.06.2024	-	100,727	(1,181,857)	9,067,541	920,000	-	311,420	715,260	-	3,235,669	24,050	1,682,682.00
Balance as on 30.06.2023	56,717	(64,712)	3,721,315	8,404,836	850,000	488,800	618,271	155,277	91,500	1,152,260	24,050	-

Details of Accounts Payables (Note-24)

Particular	UDDIPAN Micro Finance Program (UMFP)					Agriculture Training Centre					Schedule-12		
	Professional fee/consultance	Payable acc for customer saving	Total	PF	SWF	Gratuity	Others Payable	Total	Repair & maintenance	Building & other construction		Welfare Fund	Others Payable
Balance as on 01.07.2023	-	-	65,514,687	-	5,101	(12,483)	-	(7,382)	-	14,365	1,808	-	16,173
Add : Received during the year	1,932,000	12,843,788	200,000	-	-	-	-	64,197	-	-	-	-	-
Add : Adjustment during the year	1,992,000	12,843,788	164,988,042	-	(5,101)	12,483	56,815	64,197	-	(14,365)	(1,808)	15,092	(1,081)
Less : Paid during the year	-	-	230,702,729	-	-	-	56,815	56,815	-	-	-	15,092	15,092
Less: Adjustment during the year	-	-	160,267,192	-	-	-	56,815	56,815	-	-	-	-	-
Balance as on 30.06.2024	1,932,000.00	12,843,788	70,435,537	-	-	-	-	-	-	-	-	-	-
Balance as on 30.06.2023	-	-	65,514,687	-	5,101	(12,483)	-	(7,382)	-	14,365	1,808	-	16,173

Details of Accounts Payables (Note-24)

Particular	Enrich			Adolescent			Solar Irrigation			Schedule-12		
	Tax	Vat	Total	Tax	Vat	Total	UEL	PF	SWF		TEX BD	Shera power
Balance as on 01.07.2023	-	-	-	-	-	-	7,316,391	4,112	1,888	338	46,884	329,290
Add : Received during the year	-	-	-	-	-	-	-	-	-	-	-	-
Add : Adjustment during the year	175	525	700	12,580	23,214	35,794	-	(7,229)	61,597	5,401	(46,884)	(329,290)
Less : Paid during the year	175	525	700	12,580	23,214	35,794	7,316,391	(3,117)	63,485	5,739	-	-
Less: Adjustment during the year	175	525	700	12,580	23,214	35,794	-	-	-	-	-	-
Balance as on 30.06.2024	-	-	-	-	-	-	7,316,391	(3,116.64)	63,485	5,739	46,884	-
Balance as on 30.06.2023	-	-	-	-	-	-	7,316,391	4,112	1,888	338	46,884	329,290



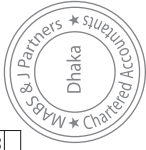
Particular	Solar Irrigation				Solar Minirrigid				Continued				Schedule-12	
	Tax	Vat	Others Payable	Total	Confidant	Etekon	Scube	PF	SWF	Power pull ENG.	Tax	Vat	Others Payable	Total
Balance as on 01.07.2023	200	200	-	7,699,303	525,096	973,397	355,038	-	-	2,530,037	1,494	3,735	-	4,388,797
Add : Received during the year	36,598	83,273	657,202	480,668	-	-	80,000	-	-	-	-	-	80,000	80,000
Add: Adjustment during the year	36,798	83,473	657,202	8,159,971	-	-	(27,692)	-	2,220	100,000	144,965	356,680	534,448	1,110,621
Less : Paid during the year	36,798	83,473	657,202	777,473	525,096	973,397	355,038	52,308	2,220	2,630,037	146,459	360,415	534,448	5,579,418
Less: Adjustment during the year	-	-	-	-	-	-	-	-	-	2,530,037	146,459	360,415	534,448	3,574,359
Balance as on 30.06.2024	-	-	-	7,382,498	525,096	973,397	355,038	52,308	2,220	100,000	-	-	-	2,008,059
Balance as on 30.06.2023	200	200	-	7,699,303	525,096	973,397	355,038	-	-	2,530,037	1,494	3,735	-	4,388,797

Particular	UDDIPAN Fund										Continued		Schedule-12	
	Tax	VAT	Payable to MFP	Leave salary	Lift	Staff DPS	Payable to SEEDS (Gratuity)	Repair & Maintenance	Total	Tax	VAT	SWF	PF	Total
Balance as on 01.07.2023	-	-	168,000	406,546	108,775	447,890	266,146	26,000	1,423,357	29	110	139	-	139
Add : Received during the year	15,666	30,563	-	0	-	-	-	-	46,229	-	-	-	-	(139)
Add: Adjustment during the year	15,666	30,563	168,000	406,546	108,775	447,890	266,146	26,000	1,469,586	-	-	-	-	-
Less : Paid during the year	29	110	-	-	-	-	-	-	139	-	-	-	-	-
Less: Adjustment during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-
Balance as on 30.06.2023	-	-	168,000	406,546	108,775	447,890	266,146	26,000	1,423,357	29	110	139	-	139

Particular	UDDIPAN Health Care										Continued		Schedule-12	
	Tax	VAT	Health Insurance	Probe Bangladesh Ltd	Lab Expenses	Staff incentive	Salary	Repair	Travelling	Training	SWF	PF	Total	
Balance as on 01.07.2023	-	-	2,705,400	14,415,000	138,952	2,322,780	1,320	-	-	-	-	-	19,583,452	
Add : Received during the year	166,224	55,573	3,423,179	(6,812,240)	-	1,220	118,107	118,107	303,247	229,653	147,930	-	(3,691,197)	
Add: Adjustment during the year	166,224	55,573	6,128,579	8,602,760	138,952	1,220	118,107	118,107	303,247	229,653	147,930	-	15,892,255	
Less : Paid during the year	185,928	55,420	-	-	-	-	-	-	-	-	-	-	307,979	
Less: Adjustment during the year	-	-	-	-	-	-	-	-	-	-	-	-	74,148	
Balance as on 30.06.2024	306	153	6,128,579	8,602,760	138,952	2,322,780	1,320	118,107	303,247	17,170	73,782	-	15,384,276	
Balance as on 30.06.2023	-	-	2,705,400	14,415,000	138,952	2,322,780	1,320	-	-	-	-	-	19,583,452	

Particular	Vakurta-1				Vakurta-2				Continued		Schedule-12	
	Tax	VAT	Repair	SWF	Total	Tax	VAT	Repair	Total	SWF	PF	Total
Balance as on 01.07.2023	44,675	111,687	16,876	-	173,239	2,762,593	3,679,134	123,400	6,565,128	-	-	-
Add : Received during the year	3,229,078	4,524,655	133,529	4,376	7,895,826	(2,762,593)	(3,679,134)	(123,400)	(6,565,128)	-	-	-
Add: Adjustment during the year	3,273,753	4,636,342	150,405	4,376	8,069,064	-	-	-	-	-	-	-
Less : Paid during the year	-	-	-	124,925	8,042,096	-	-	-	-	-	-	-
Less: Adjustment during the year	-	-	-	-	25,480	-	-	-	-	-	-	-
Balance as on 30.06.2024	44,675	111,687	16,876	360	173,239	2,762,593	3,679,134	123,400	6,565,128	-	-	-

Particular	Rupgonj				Health care				Continued		Schedule-12	
	Tax	VAT	Repair	SWF	Total	PF	SWF	TOTAL	SWF	PF	Total	
Balance as on 01.07.2023	560	79,008	118,511	-	198,079	5,610	565	6,175	-	-	-	
Add : Received during the year	58,701	(78,979)	(118,437)	4,086	380	14,062	2,003	16,065	1,800	125,763	127,563	
Add: Adjustment during the year	59,261	29	74	4,086	380	19,672	2,568	22,240	1,800	125,763	127,563	
Less : Paid during the year	48,261	29	74	1,816	50,180	-	-	1,620	-	-	127,383	
Less: Adjustment during the year	-	-	-	-	380	13,650	19,672	22,240	180	-	180	
Balance as on 30.06.2024	560	79,008	118,511	2,270	198,079	5,610	565	6,175	-	-	-	



Details of Accounts Payables (Note-24)

Particular	RMTP		ICVGD		Reptiles Firm		Schedule- 12	
	Others Payable	Travelling Bill	Travelling Bill	Loan	2023-2024	Total	2022-2023	Total
Balance as on 01.07.2023	-	-	-	-	113,856,868	113,856,868	206,354,385	206,354,385
Add: Received during the year	-	-	-	423,710,631	423,990,631	423,990,631	10,473,564	10,473,564
Add: Adjustment during the year	217,300	10,572	10,572	-	256,055,146	256,055,146	337,615,077	337,615,077
Less: Paid during the year	217,300	-	-	423,710,631	793,902,645	793,902,645	554,443,025	554,443,025
Less: Adjustment during the year	-	-	-	-	240,596,570	240,596,570	338,621,944	338,621,944
Balance as on 30.06.2024	-	-	10,572	423,710,631	553,306,074	553,306,074	113,856,868	101,964,212
Balance as on 30.06.2023	-	-	-	-	113,856,868	113,856,868	206,354,385	206,354,385

Details of Provision for expenses (Note-25)

Particular	PKSF, Bank & Financial Institution Funded										Schedule-13		
	Electricity	Water & Gas	Employee Monthly Deposit (Interest)	Employee Savings Scheme(Interest)	Income Tax	Child Education Deposit	Woman Development Deposit	Monthly Deposit (MD)	Fixed Deposit (FD)	Double Growth savings deposit Scheme	Lacpotti Savings Scheme		
Balance as on 01.07.2023	5,262	500	7,706	1,381	4,045,421	47,818,200	32,270,023	335,312,499	1,649,200	60,407,480	49,390,588		
Add: Provision during the year	9,867	6,619	(1,560)	913	(4,045,421)	40,165,700	32,227,859	35,687,417	83,774	24,434,735	(2,400,367)		
Add: Adjustment during the year	15,129	7,119	6,146	2,294	-	87,983,900	64,497,882	370,999,916	1,732,974	84,842,215	46,990,221		
Less: Paid during the year	3,734	6,476	-	-	-	-	-	-	-	-	-		
Less: Adjustment during the year	-	-	-	-	-	-	-	-	-	-	-		
Balance as on 30.06.2024	11,395.00	643.00	6,146.00	2,294.00	-	87,983,900.00	64,497,882.40	370,999,916.40	1,732,974.00	84,842,215.00	46,990,221.00		
Balance as on 30.06.2023	5,262	500	7,706	1,381	4,045,421	47,818,200	32,270,023	335,312,499	1,649,200	60,407,480	49,390,588		

Details of Provision for expenses (Note-25)

Particular	PKSF, Bank & Financial Institution Funded										Schedule-13		
	Triple Growth Benefit Scheme	Millennium Savings Deposit	Monthly Benefit Scheme	Total	Water & Gas	Electricity	Income Tax	Monthly Deposit (MD)	Fixed Deposit (FD)	Double Growth savings deposit Scheme	Tripartite Benefit Savings Scheme		
Balance as on 01.07.2023	26,540,710	16,954,698	5,869,058	580,272,726	3,356	350	41,844,821	14,342,343	81,390	961,250	471,000		
Add: Provision during the year	-	-	(5,869,058)	-	(3,321)	-	51,801,129	6,050,104	21,615	709,180	465,890		
Add: Adjustment during the year	7,097,500	3,582,584	(5,869,058)	130,980,562	(3,321)	64,754	(39,788,923)	(37,477)	-	-	-		
Less: Paid during the year	33,638,210	20,537,282	-	711,253,288	35	65,103	55,957,027	20,354,970	103,005	1,670,430	936,890		
Less: Adjustment during the year	-	-	-	10,210	35	48,324	-	-	-	-	-		
Balance as on 30.06.2024	33,638,210	20,537,282	-	711,243,079	(0)	16,780	53,857,027	20,354,970	103,005	1,670,430	936,890		
Balance as on 30.06.2023	26,540,710	16,954,698	5,869,058	580,272,726	3,356	350	41,844,821	14,342,343	81,390	961,250	471,000		

Details of Provision for expenses (Note-25)

Particular	UDDIPAN Micro Finance Program (UMFP)					UDDIPAN Micro Finance Program (UMFP)					Schedule-13		
	Lacpotti Savings Scheme	Millennium Savings Deposit	Monthly Benefit Scheme	Child Education Deposit	Woman Development Deposit	Total	2023-2024	2022-2023	Total	2023-2024	2022-2023		
Balance as on 01.07.2023	1,952,918	606,386	703,427	7,809,269	7,895,601	76,672,110	656,944,836	47,418,693					
Add: Provision during the year	1,496,473	808,576	-	7,936,156	9,892,880	79,182,003	196,184,485	196,184,485					
Add: Adjustment during the year	-	-	(703,427)	(86,332)	(86,332)	(40,554,726)	90,425,836	456,705,843					
Less: Paid during the year	3,449,391	1,414,962	-	15,745,425	17,702,149	115,299,387	826,552,675	700,309,021					
Less: Adjustment during the year	-	-	-	-	-	48,359	58,568	29,438,015					
Balance as on 30.06.2024	3,449,391.00	1,414,962.00	-	15,745,425.00	17,702,149.00	115,251,028	826,494,107	656,944,836					
Balance as on 30.06.2023	1,952,918	606,386	703,427	7,809,269	7,895,601	76,672,110	656,944,836	47,418,693					



Details of Other Liabilities: (Note No. 26)

Particulars	PKSF, Bank & Financial Institution			UDDIPAN Micro Finance (UMFP)			Bazar Samittee			Water Treatment Plant			Solar Irrigation	
	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 01.07.2023	14,197,000	200,101,064	214,298,064	191,112,875	28,385	191,141,260	-	496,224	6,980	503,204	14,407,264	-		
Add : Received during the year	38,924,242	9,811,674,852	9,850,599,094	8,718,446,961	503,468	8,718,950,429	32,856,791	-	-	-	-	-		
Add: Adjustment during the year	-	-	-	-	-	-	-	-	-	-	-	-		
Less: Paid during the year	53,121,242	10,011,775,916	10,064,897,158	8,909,559,836	531,853	8,910,091,689	32,856,791	496,224	6,980	503,204	14,407,264	-		
Less: Adjustment during the year	34,992,295	9,834,409,060	9,869,401,354	8,712,069,086	(7,175,994)	8,704,893,092	31,359,738	169,092	-	169,092	4,670,585	-		
Balance as on 30.06.2024	18,128,947	177,366,856	195,495,803	197,490,750	77,078,847	205,198,597	1,497,063	327,132	6,980	334,112	9,736,679	-		
Balance as on 30.06.2023	14,197,000	200,101,064	214,298,064	191,112,875	28,385	191,141,260	-	496,224	6,980	503,204	14,407,264	-		

Details of Other Liabilities: (Note No. 26)

Particulars	Solar Mini-grid		UDDIPAN FUND		RMTP		UDDIPAN Health Care		Vakurta-1		ICVGD		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	Grant in advance	Total	2023-2024	2022-2023
Balance as on 01.07.2023	25,717,911	25,717,911	430,294	319,794	750,088	5,000,000	25,037,540	25,037,540	326,000	-	477,181,331	-	432,804,259	
Add : Received during the year	-	-	-	-	-	-	656,600	656,600	-	-	18,603,062,914	-	17,086,925,464	
Add: Adjustment during the year	25,717,911	25,717,911	430,294	319,794	750,088	5,000,000	25,694,140	25,694,140	326,000	-	19,080,244,245	-	31,134,702	
Less: Paid during the year	6,779,528	6,779,528	-	-	-	-	10,476,200	10,476,200	326,000	-	10,802,200	-	17,550,864,425	
Less: Adjustment during the year	18,938,383	18,938,383	430,294	319,793	750,087	5,000,000	(1,493,230)	(1,493,230)	-	(308,999)	18,615,471,152	-	372,500	
Balance as on 30.06.2024	25,717,911	25,717,911	430,294	319,794	750,088	5,000,000	16,711,170,000	16,711,170	-	308,999	453,970,893	-	17,073,310,594	
Balance as on 30.06.2023	25,717,911	25,717,911	430,294	319,794	750,088	5,000,000	25,037,540	25,037,540	326,000	-	477,181,331	-	432,804,259	



United Development Initiatives for Programmed Actions (UDDIPAN)  
Segmental Statement of Financial Position  
As at 30 June 2024

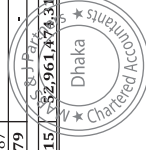
31. Segmental Financial Information (Contd.)

Particulars	Notes	PKSF & Bank	SOLAR (UDDIPAN)	SOLAR (IDCOL)	UMFP	Bazar Samittee	Total MFP	Rame Breeding	ENRICH	Remittance	Water Treatment Plant	Adolescent	Agricultural Training Center
		1	2	3	4	5	6= (1to5)	7	8	9	10	11	12
<b>Assets:</b>													
<b>Non-Current Assets:</b>													
Property, Plant & Equipment	6	111,004,306.66	-	7,610	208,744,170	-	319,756,088	1,162,500	-	600	522,263	-	36,371,442
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	-	-	-	-
<b>Total Non-Current Assets</b>		<b>1,775,419,885</b>	<b>1</b>	<b>7,610</b>	<b>1,348,775,534</b>	<b>3,904,969</b>	<b>3,128,107,999</b>	<b>1,162,500</b>	<b>87,501</b>	<b>600</b>	<b>522,263</b>	<b>-</b>	<b>36,371,442</b>
<b>Current Assets:</b>													
Loan to Clients	8	13,517,856,593	658,652	19,103,115	12,641,010,012	17,947,521	26,196,575,893	-	-	-	-	-	120,504
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	-	-	-	-	2,662,363	704,840
Account Receivables	12	12,313,727	-	-	67,354,132	-	79,667,859	-	5,909,833	-	-	-	-
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	2,561,032,78	1,308,249,424	-	1,721,588	675,098	50,097	-	40,876
Inter Project Loan		5,072,731,829	2,813,578	56,410,205	330,491,779	-	5,462,447,391	-	-	-	-	-	-
<b>Total Currents Assets</b>		<b>19,207,171,062</b>	<b>3,516,677</b>	<b>81,527,417</b>	<b>17,703,171,201</b>	<b>20,508,553</b>	<b>37,015,894,911</b>	<b>-</b>	<b>7,631,421</b>	<b>675,098</b>	<b>50,097</b>	<b>2,662,363</b>	<b>866,220</b>
<b>Total Assets</b>		<b>20,982,590,946.17</b>	<b>3,516,678</b>	<b>81,535,027</b>	<b>19,051,946,736</b>	<b>24,413,522</b>	<b>40,144,002,909</b>	<b>1,162,500</b>	<b>7,718,922</b>	<b>675,698</b>	<b>572,360</b>	<b>2,662,363</b>	<b>37,237,662</b>
<b>Capital Fund &amp; Liabilities</b>													
<b>Capital Fund:</b>													
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)	-	(8,256,847)
Reserve Fund	16	497,670,539	285,803	6,031,833	-	108,124	504,096,299	-	-	-	-	-	-
Loan Loss Reserve Fund (LLRF)	17	136,799,354	-	-	124,873,867.0	123,391	261,796,613	-	-	-	-	-	-
<b>Total Capital Fund</b>		<b>5,113,504,743</b>	<b>2,858,026</b>	<b>60,318,334</b>	<b>(513,604,376)</b>	<b>1,204,627</b>	<b>4,664,281,353</b>	<b>(3,447,556)</b>	<b>(2,162,319)</b>	<b>675,698</b>	<b>(657,463)</b>	<b>-</b>	<b>(8,256,847)</b>
<b>Non Current Liabilities:</b>													
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	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Non Current Liabilities</b>		<b>8,238,246,808</b>	<b>-</b>	<b>-</b>	<b>4,922,802,645</b>	<b>6,216,937</b>	<b>13,167,266,390</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Current Liabilities:</b>													
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	45,494,509
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	-	-
<b>Total Current Liabilities</b>		<b>7,630,839,396</b>	<b>658,652</b>	<b>21,216,693</b>	<b>14,642,748,467</b>	<b>16,991,959</b>	<b>22,312,455,166</b>	<b>4,610,056</b>	<b>9,881,241</b>	<b>-</b>	<b>1,229,823</b>	<b>2,662,363</b>	<b>45,494,509</b>
<b>Total Capital Fund &amp; Liabilities</b>		<b>20,982,590,946</b>	<b>3,516,678</b>	<b>81,535,027</b>	<b>19,051,946,736</b>	<b>24,413,523</b>	<b>40,144,002,910</b>	<b>1,162,500</b>	<b>7,718,922</b>	<b>675,698</b>	<b>572,360</b>	<b>2,662,363</b>	<b>37,237,662</b>

31. Segmental Financial Information (Contd.)

(Annexure - G)  
[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	Ruggonj
		13	14	15	16	17	18	19	20	21	22	23	24
<b>Assets:</b>													
<b>Non-Current Assets:</b>													
Property, Plant & Equipment	6	62,876,805	27,147,190	52,424,193			18,919,973	26,181	84,220	526,507	163,581,612	143,922,042	55,014,851
Investment	7	-	-	141,487,341			-	-	-	-	-	-	-
Loan to Clients	8	-	-	-			-	-	-	-	-	-	-
Other Loans	9	-	172,850	12,831			-	-	-	-	-	-	-
<b>Total Non-Current Assets</b>		<b>62,876,805</b>	<b>27,320,040</b>	<b>193,924,365</b>		<b>1</b>	<b>18,919,973</b>	<b>26,181</b>	<b>84,220</b>	<b>526,507</b>	<b>163,581,612</b>	<b>143,922,042</b>	<b>55,014,851</b>
<b>Current Assets:</b>													
Loan to Clients	8	-	-	-			-	-	-	-	-	-	-
Other loans	9	138,564	-	-			99,000	-	-	-	-	-	-
Term Deposits	10	2,570,000	822,400	-	49,150,738	-	30,000,000	-	-	-	-	-	-
Stocks	11	2,186,000	-	-	-	-	-	-	-	-	-	-	-
Account Receivables	12	94,307	30,178	45,553	1,957,766	-	1,629,564	-	-	-	0	450,000	-
Deposits & Prepayments	13	27,512	7,892	239,265,276	455,940	-	1,466,990	-	-	17,453	762,349,36	0	0
Cash & Cash equivalents	14	620,304	652,949	12,723,113	1,397,030	212,850	26,937,168	168,994,52	97,515	79,308	166,078,027	43,071	42,987,27
Inter Project Loan		1,562	-	34,225,007	-	-	-	28,500	-	-	-	-	-
<b>Total Currents Assets</b>		<b>5,638,249</b>	<b>1,513,419</b>	<b>286,258,950</b>	<b>52,961,474</b>	<b>212,850</b>	<b>60,132,723</b>	<b>197,495</b>	<b>97,515</b>	<b>96,761</b>	<b>166,840,376</b>	<b>493,071</b>	<b>42,987</b>
<b>Total Assets</b>		<b>68,515,054</b>	<b>28,833,459</b>	<b>480,183,315</b>	<b>52,961,474,20</b>	<b>212,851</b>	<b>79,052,696</b>	<b>223,675,92</b>	<b>181,735</b>	<b>623,268</b>	<b>330,421,988</b>	<b>144,415,113</b>	<b>55,057,838</b>
<b>Capital Fund &amp; Liabilities</b>													
<b>Capital Fund:</b>													
Cumulative Surplus Reserve Fund	15	(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)	(23,731,420)	(7,553,917)
Loan Loss Reserve Fund (LLRF) - MFP	16	-	-	-	-	-	-	-	-	-	-	-	-
Loan Loss Reserve Fund (LLRF) - MFP	17	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Capital Fund</b>		<b>(10,216,116)</b>	<b>(56,399,532)</b>	<b>93,701,479</b>	<b>5,753,051</b>	<b>(1,053,123)</b>	<b>21,768,925</b>	<b>223,676</b>	<b>181,735</b>	<b>623,268</b>	<b>(23,310,454)</b>	<b>(23,731,420)</b>	<b>(7,553,917)</b>
<b>Non Current Liabilities:</b>													
Term Loan	19	9,964,271	-	-	-	-	-	-	-	-	-	-	-
Clients Deposits	20	-	-	-	-	-	-	-	-	-	-	-	-
Staff Security Deposit	21	-	-	3,112,457	-	-	-	-	-	-	-	-	-
Staff Welfare Fund	22	-	-	-	47,208,423	-	-	-	-	-	-	-	-
<b>Total Non Current Liabilities</b>		<b>9,964,271</b>	<b>-</b>	<b>3,112,457</b>	<b>47,208,423</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Current Liabilities:</b>													
Inter Project Loan		45,220,399	66,270,629	296,370,493		1,243,734	25,188,326	-	-	-	353,705,473	168,146,533	62,598,106
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	-	13,650
Provisions for expenses	25	-	-	-	-	-	-	-	-	-	-	-	-
Other Liabilities	26	18,938,383	9,736,679	750,087	-	-	16,711,170	-	-	-	-	-	-
<b>Total Current Liabilities</b>		<b>68,766,899</b>	<b>85,232,991</b>	<b>383,369,379</b>	<b>47,208,423</b>	<b>1,265,974</b>	<b>57,283,772</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>353,732,442</b>	<b>168,146,533</b>	<b>62,611,756</b>
<b>Total Capital Fund &amp; Liabilities</b>		<b>68,515,054</b>	<b>28,833,459</b>	<b>480,183,315</b>	<b>52,961,474,31</b>	<b>212,851</b>	<b>79,052,696</b>	<b>223,676,40</b>	<b>181,735</b>	<b>623,268</b>	<b>330,421,988</b>	<b>144,415,113</b>	<b>55,057,838</b>



31. Segmental Financial Information (Contd.)

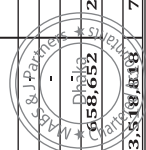
[Amount in BDT]

Particulars	Notes	RMTP	UDDIPAN Harbal	VGD	ICVGD	Suchala	UDDIPAN TV	DSECPGR	Reptiles Firm	FY 2023-2024	FY 2022-2023
		25	26	27	28	29	30	31	32	33= (6 to 32)	
<b>Assets:</b>											
<b>Non-Current Assets:</b>											
Property, Plant & Equipment	6	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
<b>Total Non-Current Assets</b>		<b>35,750</b>	<b>27,641</b>	<b>-</b>	<b>486,665</b>	<b>-</b>	<b>965,864</b>	<b>-</b>	<b>417,813,051</b>	<b>4,251,777,874</b>	<b>2,271,346,767</b>
<b>Current Assets:</b>											
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	4,146,294	3,858,371							100,452,089	167,626,565
Deposits & Prepayments	13									1,570,985,578	940,859,802
Cash & Cash equivalents	14	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
Inter Project Loan				674,123						5,663,576,989	1,947,183,123
<b>Total Currents Assets</b>		<b>5,096,153</b>	<b>4,009,094</b>	<b>676,053</b>	<b>1,727,020</b>	<b>61,932</b>	<b>247,940</b>	<b>3,734,360</b>	<b>647,233</b>	<b>37,618,465,764</b>	<b>32,102,447,984</b>
<b>Total Assets</b>		<b>5,131,903</b>	<b>4,036,735</b>	<b>676,053</b>	<b>2,213,685</b>	<b>61,932</b>	<b>1,213,804</b>	<b>3,734,360</b>	<b>418,460,284</b>	<b>41,870,243,638</b>	<b>34,373,794,752</b>
<b>Capital Fund &amp; Liabilities</b>											
<b>Capital Fund:</b>											
Cumulative Surplus	15	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
<b>Total Capital Fund</b>		<b>131,903</b>	<b>(2,197,706)</b>	<b>676,053</b>	<b>(10,572)</b>	<b>11,532</b>	<b>(2,969,392)</b>	<b>3,734,360</b>	<b>(5,250,347)</b>	<b>4,644,546,268</b>	<b>4,677,864,544</b>
<b>Non Current Liabilities:</b>											
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
<b>Total Non Current Liabilities</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>13,227,551,541</b>	<b>13,572,113,211</b>
<b>Current Liabilities:</b>											
Inter Project Loan			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				10,572		180		423,710,631	553,306,074	113,856,868
Other Liabilities	25									826,494,107	656,944,836
	26	5,000,000			308,999					453,970,893	477,181,331
<b>Total Current Liabilities</b>		<b>5,000,000</b>	<b>6,234,441</b>	<b>-</b>	<b>2,224,257</b>	<b>50,400</b>	<b>4,183,196</b>	<b>-</b>	<b>423,710,631</b>	<b>23,998,145,829</b>	<b>16,123,816,997</b>
<b>Total Capital Fund &amp; Liabilities</b>		<b>5,131,903</b>	<b>4,036,735</b>	<b>676,053</b>	<b>2,213,685</b>	<b>61,932</b>	<b>1,213,804</b>	<b>3,734,360</b>	<b>418,460,284</b>	<b>41,870,243,638</b>	<b>34,373,794,752</b>

United Development Initiatives for Programmed Actions (UDDIPAN)  
Segmental Statement of Financial Position  
As at 30 June 2023

31. Segmental Financial Information (Contd.)

Particulars	Notes	PKSF & Bank	SOLAR (UDDIPAN)	SOLAR (IDCOL)	UMFP	Bazar Samittee	Total MFP	Rate Breeding	ENRICH
		1	2	3	4	5	6= (1to5)	7	8
<b>Assets:</b>									
<b>Non-Current Assets:</b>									
Property, Plant & Equipment	6	116,389,998	1	49,891	217,476,046	-	333,915,936	1,196,480	1
Investment	7	-	-	-	-	-	-	-	-
Loan to Clients	8	780,565,525	-	-	421,553,878	-	1,202,119,403	-	-
Other Loans	9	52,589,040	-	5,006	45,008,973	-	97,603,019	-	87,500
<b>Total Non-Current Assets</b>		<b>949,544,563</b>	<b>1</b>	<b>54,897</b>	<b>684,038,897</b>	<b>-</b>	<b>1,633,638,358</b>	<b>1,196,480</b>	<b>87,501</b>
<b>Current Assets:</b>									
Loan to Clients	8	14,801,522,910	658,652	19,103,115	11,353,377,462	6,414,710	26,181,076,849	-	-
Other loans	9	50,468,824	-	-	43,293,533	-	93,762,357	-	-
Term Deposits	10	-	-	-	2,158,086,113	-	2,158,086,113	-	-
Stocks	11	1,946,722	-	73,192	2,976,544	-	4,996,458	-	-
Account Receivables	12	21,238,311	-	-	128,889,593	-	150,127,904	157,500	6,636,281
Deposits & Prepayments	13	261,472,676	2,061	248,854	574,554,319	-	836,277,910	-	-
Cash & Cash equivalents	14	139,120,676	44,526	11,739,581	331,263,168	617,073,000	482,785,025	59,391	1,027,724
Inter Project Loan		1,541,245,720	2,813,578	47,963,995	176,180,009	-	1,768,203,301	-	-
<b>Total Currents Assets</b>		<b>16,817,015,839</b>	<b>3,518,817</b>	<b>79,128,737</b>	<b>14,768,620,742</b>	<b>7,031,783</b>	<b>31,675,315,918</b>	<b>216,891</b>	<b>7,664,005</b>
<b>Total Assets</b>		<b>17,766,560,402</b>	<b>3,518,818</b>	<b>79,183,634</b>	<b>15,452,659,639</b>	<b>7,031,783</b>	<b>33,308,954,276</b>	<b>1,413,371</b>	<b>7,751,506</b>
<b>Capital Fund &amp; Liabilities</b>									
<b>Capital Fund:</b>									
Cumulative Surplus	15	4,014,634,265.39	2,607,742	50,302,370	(90,353,012)	891,519	3,978,082,885	(3,413,576)	716,835
Reserve Fund	16	446,070,474	252,424	5,589,152	4,014,526	99,057	456,025,633	-	-
Loan Loss Reserve Fund (LLRF-MFP)	17	174,798,925	-	-	80,931,816	-	255,730,741	-	-
<b>Total Capital Fund</b>		<b>4,635,503,664</b>	<b>2,860,166</b>	<b>55,891,522</b>	<b>(5,406,670)</b>	<b>990,576</b>	<b>4,689,839,259</b>	<b>(3,413,576)</b>	<b>716,835</b>
<b>Non Current Liabilities:</b>									
Term Loan	19	184,055,989	-	1,000,000	3,955,517,969	-	4,140,573,958	-	-
Clients Deposits	20	6,723,746,904	-	-	2,663,637,972	1,213,560	9,388,598,436	-	-
Staff Security Deposit	21	-	-	-	-	-	-	-	-
Staff Welfare Fund	22	-	-	-	-	-	-	-	-
<b>Total Non Current Liabilities</b>		<b>6,907,802,893</b>	<b>-</b>	<b>1,000,000</b>	<b>6,619,155,941</b>	<b>1,213,560</b>	<b>13,529,172,394</b>	<b>-</b>	<b>-</b>
<b>Current Liabilities:</b>									
Inter Project Loan		261,269	-	2,113,578	1,125,893,700	3,401,730	1,131,670,277	4,826,947	7,034,671
Loan Loss Reserve Fund (LLRF) - MFP	17	343,396,770	658,652	19,103,115	232,195,730	-	595,354,267	-	-
Provision against Investment and Deposits & Prepayments	18	1,437,850.00	-	-	39,527,866	-	40,965,716	-	-
Term Loan	19	3,201,538,973	-	1,000,000	6,143,205,188	-	9,345,744,160	-	-
Client's Deposit	20	1,710,422,936	-	-	839,204,649	1,304,106	2,550,931,691	-	-
Risk Coverage Fund	23	163,404,955	-	-	125,555,178	121,811	289,081,944	-	-
Accounts Payable	24	8,220,302	-	75,419	65,514,687	-	73,810,408	-	-
Provisions for expenses	25	580,272,726	-	-	76,672,110	-	656,944,836	-	-
Other Liabilities	26	214,298,064	-	-	191,141,260	-	405,439,324	-	-
<b>Total Current Liabilities</b>		<b>6,223,253,844</b>	<b>658,652</b>	<b>22,292,112</b>	<b>8,838,910,368</b>	<b>4,827,647</b>	<b>15,089,942,623</b>	<b>4,826,947</b>	<b>7,034,671</b>
<b>Total Capital Fund &amp; Liabilities</b>		<b>17,766,560,401</b>	<b>3,518,818</b>	<b>79,183,634</b>	<b>15,452,659,639</b>	<b>7,031,783</b>	<b>33,308,954,276</b>	<b>1,413,371</b>	<b>7,751,506</b>



31. Segmental Financial Information (Contd.)

(Annexure - G)  
[Amount in BDT]

Particulars	Notes	Remittance	Water Treatment Plant	Adolescent	Agricultural Training Center	Solar Mini-grid	Solar Irrigation	UDDIPAN Fund	Staff Welfare Fund	Health Care	UDDIPAN Health Care
	9	10	11	12	13	14	15	16	17	18	
<b>Assets:</b>											
<b>Non-Current Assets:</b>											
Property, Plant & Equipment	6	900	730,403	-	1,388,007	68,886,402	28,927,389	74,521,538	-	1	1,114,245
Investment	7	-	-	-	-	-	-	132,487,341	-	-	-
Loan to Clients	8	-	-	-	-	-	-	-	-	-	-
Other Loans	9	-	-	-	35,249	-	172,850	12,831	-	-	-
<b>Total Non-Current Assets</b>		<b>900</b>	<b>730,403</b>	<b>-</b>	<b>1,423,256</b>	<b>68,886,402</b>	<b>29,100,239</b>	<b>207,021,710</b>	<b>-</b>	<b>1</b>	<b>1,114,245</b>
<b>Current Assets:</b>											
Loan to Clients	8	-	-	-	-	-	-	-	-	-	-
Other loans	9	-	-	-	-	-	-	-	-	-	-
Term Deposits	10	-	-	-	-	2,570,000	822,400	-	38,736,720	-	20,000,000
Stocks	11	-	-	-	782,000	2,186,000	-	-	-	-	-
Account Receivables	12	-	-	1,128,416	-	21,738	6,956	104,907	1,260,862	-	400,000
Deposits & Prepayments	13	-	-	-	10,037,275	25,799	46,222	89,796,868	-	-	39,500
Cash & Cash equivalents	14	675,788	10,588	-	327,567	2,575,587	1,054,718	2,414,503	2,461,572	272,655	47,779,730
Inter Project Loan		-	-	-	-	-	13,650	96,393,908	-	-	-
<b>Total Currents Assets</b>		<b>675,788</b>	<b>10,588</b>	<b>1,128,416</b>	<b>11,146,842</b>	<b>7,379,124</b>	<b>1,943,946</b>	<b>188,710,186</b>	<b>42,459,154</b>	<b>272,655</b>	<b>68,219,230</b>
<b>Total Assets</b>		<b>676,688</b>	<b>740,991</b>	<b>1,128,416</b>	<b>12,570,098</b>	<b>76,265,526</b>	<b>31,044,185</b>	<b>395,731,896</b>	<b>42,459,154</b>	<b>272,656</b>	<b>69,333,476</b>
<b>Capital Fund &amp; Liabilities</b>											
<b>Capital Fund:</b>											
Cumulative Surplus	15	676,688	(539,097)	-	(5,767,029)	(10,463,264)	(59,151,684)	79,860,251	2,635,795	(609,503)	19,759,124
Reserve Fund	16	-	-	-	-	-	-	-	-	-	-
Loan Loss Reserve Fund (LLRF - MFP)	17	-	-	-	-	-	-	-	-	-	-
<b>Total Capital Fund</b>		<b>676,688</b>	<b>(539,097)</b>	<b>-</b>	<b>(5,767,029)</b>	<b>(10,463,264)</b>	<b>(59,151,684)</b>	<b>79,860,251</b>	<b>2,635,795</b>	<b>(609,503)</b>	<b>19,759,124</b>
<b>Non Current Liabilities:</b>											
Term Loan	19	-	-	-	-	-	-	-	-	-	-
Clients Deposits	20	-	-	-	-	-	-	-	-	-	-
Staff Security Deposit	21	-	-	-	-	-	-	3,117,457	-	-	-
Staff Welfare Fund	22	-	-	-	-	-	-	-	39,823,360	-	-
<b>Total Non Current Liabilities</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,117,457</b>	<b>39,823,360</b>	<b>-</b>	<b>-</b>
<b>Current Liabilities:</b>											
Inter Project Loan		-	760,711	1,128,416	18,344,509	39,488,909	63,428,767	225,801,390	-	875,984	4,953,361
Loan Loss Reserve Fund (LLRF) - MFP	17	-	-	-	-	-	-	-	-	-	-
Provision against Investment and Deposits & Prepayments	18	-	-	-	-	-	-	84,779,353	-	-	-
Term Loan	19	-	-	-	-	17,133,173	4,660,535	-	-	-	-
Client's Deposit	20	-	-	-	-	-	-	-	-	-	-
Risk Coverage Fund	23	-	-	-	-	-	-	-	-	-	-
Accounts Payable	24	-	16,173	-	(7,382)	4,388,797	7,699,303	1,423,357	-	6,175	19,583,452
Provisions for expenses	25	-	-	-	-	-	-	-	-	-	-
Other Liabilities	26	-	503,204	-	-	25,717,911	14,407,264	750,088	-	-	25,037,540
<b>Total Current Liabilities</b>		<b>-</b>	<b>1,280,088</b>	<b>1,128,416</b>	<b>18,337,127</b>	<b>86,728,790</b>	<b>90,195,869</b>	<b>312,754,187</b>	<b>-</b>	<b>882,159</b>	<b>49,574,353</b>
<b>Total Capital Fund &amp; Liabilities</b>		<b>676,688</b>	<b>740,991</b>	<b>1,128,416</b>	<b>12,570,098</b>	<b>76,265,525</b>	<b>31,044,185</b>	<b>395,731,895</b>	<b>42,459,155</b>	<b>272,656</b>	<b>69,333,476</b>

31. Segmental Financial Information (Contd.)

[Amount in BDT]

Particulars	Notes	SEEDS	WASH	ROSC	Vakurta-1	Vakurta-2	Rupgonj	RMTP	UDDIPAN Harbal	VGD	FY 2022-2023 28= (6 to 27)	FY 2021-2022
		19	20	21	22	23	24	25	26	27		
<b>Assets:</b>												
<b>Non-Current Assets:</b>												
Property, Plant & Equipment	6	105,189	163,973	653,790	131,234,813	141,485,280	54,405,322	68,105	30,800		838,828,575	635,911,742
Investment	7	-	-	-	-	-	-	-	-		132,487,341	132,487,341
Loan to Clients	8	-	-	-	-	-	-	-	-		1,202,119,403	805,436,464
Other Loans	9	-	-	-	-	-	-	-	-		97,911,449	105,550,111
<b>Total Non-Current Assets</b>		<b>105,189</b>	<b>163,973</b>	<b>653,790</b>	<b>131,234,813</b>	<b>141,485,280</b>	<b>54,405,322</b>	<b>68,105</b>	<b>30,800</b>	<b>-</b>	<b>2,271,346,767</b>	<b>1,679,385,658</b>
<b>Current Assets:</b>												
Loan to Clients	8	-	-	-	-	-	-	-	-		26,181,076,849	22,366,576,195
Other loans	9	-	-	-	-	-	-	-	-		93,762,357	77,998,447
Term Deposits	10	-	-	-	-	-	-	-	-		2,220,215,233	2,356,945,581
Stocks	11	-	-	-	-	-	-	-	138,510		8,102,968	11,021,255
Account Receivables	12	-	-	-	229927	98700.2	-	3,824,929	3,868,371		167,626,565	182,362,771
Deposits & Prepayments	13	-	-	-	4068377	4068377	337923	940,859,802	410,072,014		543,621,086	354,823,177
Cash & Cash equivalents	14	167,465	96,569	97,245	181366	0	401448	1,225,541	4,676	1,930	1,947,183,123	1,659,814,864
Inter Project Loan		-	-	-	82105557	43071	-	-	-	423,636	32,102,447,984	27,419,614,303
<b>Total Currents Assets</b>		<b>167,465</b>	<b>96,569</b>	<b>97,245</b>	<b>82,516,850</b>	<b>4,210,148</b>	<b>739,371</b>	<b>5,050,470</b>	<b>4,001,557</b>	<b>425,566</b>	<b>34,373,794,752</b>	<b>29,098,999,961</b>
<b>Total Assets</b>		<b>272,654</b>	<b>260,542</b>	<b>751,035</b>	<b>213,751,663</b>	<b>145,695,428</b>	<b>55,144,693</b>	<b>5,118,575</b>	<b>4,032,357</b>	<b>425,566</b>	<b>34,373,794,752</b>	<b>29,098,999,961</b>
<b>Capital Fund &amp; Liabilities</b>												
<b>Capital Fund:</b>												
Cumulative Surplus	15	272,654	260,542.00	750,896	(18,629,442)	(12,000,522)	(5,190,440)	118,575	(1,687,084)	425,566	3,966,108,170	3,005,361,520
Reserve Fund	16	-	-	-	-	-	-	-	-	-	456,025,633	356,905,055
Loan Loss Reserve Fund (LLRF)	17	-	-	-	-	-	-	-	-	-	255,730,741	223,417,236
MFP		-	-	-	-	-	-	-	-	-	-	-
<b>Total Capital Fund</b>		<b>272,654</b>	<b>260,542</b>	<b>750,896</b>	<b>(18,629,442)</b>	<b>(12,000,522)</b>	<b>(5,190,440)</b>	<b>118,575</b>	<b>(1,687,084)</b>	<b>425,566</b>	<b>4,677,864,544</b>	<b>3,585,683,811</b>
<b>Non Current Liabilities:</b>												
Term Loan	19	-	-	-	-	-	-	-	-		4,140,573,958	1,740,215,949
Clients Deposits	20	-	-	-	-	-	-	-	-		9,388,598,436	6,501,840,213
Staff Security Deposit	21	-	-	-	-	-	-	-	-		3,117,457	3,207,457
Staff Welfare Fund	22	-	-	-	-	-	-	-	-		39,823,360	35,477,981
<b>Total Non Current Liabilities</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>13,572,113,211</b>	<b>8,280,741,600</b>
<b>Current Liabilities:</b>												
Inter Project Loan		-	-	-	231,881,866	151,130,823	60,137,054	-	5,719,441	-	1,947,183,124	1,659,814,864
Loan Loss Reserve Fund (LLRF) - MFP	17	-	-	-	-	-	-	-	-		595,354,267	357,385,412
Provision against Investment and Deposits & Prepayments	18	-	-	-	-	-	-	-	-		125,745,069	125,013,230
Term Loan	19	-	-	-	-	-	-	-	-		9,367,537,868	9,321,590,845
Client's Deposit	20	-	-	-	-	-	-	-	-		2,550,931,691	4,857,659,125
Risk Coverage Fund	23	-	-	-	-	-	-	-	-		289,081,944	224,533,738
Accounts Payable	24	-	-	139,173,239	6,565,128	198,079	-	-	-		113,856,868	206,354,385
Provisions for expenses	25	-	-	-	-	-	-	-	-		656,944,836	47,418,693
Other Liabilities	26	-	-	-	232,387,104	157,695,950	60,335,133	5,000,000	5,719,441		477,181,331	432,804,259
<b>Total Current Liabilities</b>		<b>-</b>	<b>-</b>	<b>139,173,239</b>	<b>232,387,104</b>	<b>157,695,950</b>	<b>60,335,133</b>	<b>5,000,000</b>	<b>5,719,441</b>	<b>-</b>	<b>16,123,816,997</b>	<b>17,232,574,550</b>
<b>Total Capital Fund &amp; Liabilities</b>		<b>272,654</b>	<b>260,542</b>	<b>751,035</b>	<b>213,751,662</b>	<b>145,695,428</b>	<b>55,144,693</b>	<b>5,118,575</b>	<b>4,032,357</b>	<b>425,566</b>	<b>34,373,794,752</b>	<b>29,098,999,961</b>

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

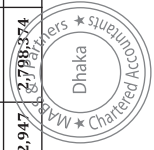
33. Segmental Financial Information (Contd.)

Particulars	Notes	PKSF & Bank	SOLAR (UDDIPAN)	SOLAR (IDCOL)	UMPP	Bazar Samitee	Total MFP	Rane Breading	ENRICH	Remittance	WTP
<b>Income:</b>											
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)		-	-	-	170,914,251	-	170,914,251	-	-	-	-
Grants & Donations	5.5	9,582,649	-	4,796,519	11,212,031	-	25,591,199	-	5,201,480	-	1,69,092
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	-	-	-	-
<b>Total Income</b>		<b>3,337,500,796</b>	<b>1,071</b>	<b>5,056,084</b>	<b>3,022,197,197</b>	<b>3,788,226</b>	<b>6,368,543,375</b>	-	<b>5,686,724</b>	-	<b>541,242</b>
<b>Expenditure:</b>											
<b>Financial Cost:</b>											
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
<b>Total Financial Cost</b>		<b>971,419,726</b>	<b>1,150</b>	<b>15,972</b>	<b>1,308,338,320</b>	<b>381,000</b>	<b>2,280,156,168</b>	-	<b>10,025</b>	<b>690</b>	<b>3,042</b>
<b>Operating Expenses:</b>											
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		158,437	-	-	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	-	-
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
<b>Total Operating Expenses:</b>		<b>1,339,413,651</b>	-	<b>2,558,063</b>	<b>1,799,492,469</b>	<b>1,468,310</b>	<b>3,142,932,493</b>	<b>33,980</b>	<b>8,555,853</b>	<b>300</b>	<b>656,566</b>
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	-	-	-	-
<b>Total Expenditures</b>		<b>2,812,958,006</b>	<b>1,150</b>	<b>2,574,035</b>	<b>3,495,412,986</b>	<b>3,357,767</b>	<b>6,314,303,944</b>	<b>33,980</b>	<b>8,565,878</b>	<b>990</b>	<b>659,608</b>
<b>Excess/(Shortage) of Income over Expenditure</b>		<b>524,542,790</b>	<b>(79)</b>	<b>2,482,050</b>	<b>(473,215,789)</b>	<b>430,459</b>	<b>54,239,430</b>	<b>(33,980)</b>	<b>(2,879,154)</b>	<b>(990)</b>	<b>(118,366)</b>

33. Segmental Financial Information (Contd.)

(Annexure - H)  
[Amount in BDT]

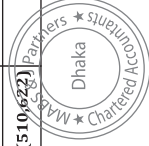
Particulars	Notes	Adolescent	Agricultural Training Center	Solar Mini Grid	Solar Irrigation	UDDIPAN FUND	Staff Welfare Fund	Health Care	UDDIPAN Health Care	SEEDS	WASH	ROSC	Vakurta-1	Vakurta-2
<b>Income:</b>														
Service Charge			2,646	2,349,244	3,746,099	-	-	-	-	-	-	-	-	-
Bank Interest		-		31,741	4,430	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		-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Income</b>		-	<b>2,646</b>	<b>9,251,072</b>	<b>8,457,101</b>	<b>494,091</b>	<b>3,143,004</b>	<b>249,600</b>	<b>42,942,260</b>	<b>32,545</b>	<b>2,620</b>	-	<b>205,267</b>	<b>604,670</b>
<b>Expenditure:</b>														
<b>Financial Cost:</b>														
Interest on Term Loan		-		934,899	213,546	-	-	-	-	-	-	-	-	-
Interest on Deposit		-		6,158	10,526	24,443	25,748	-	1,422,392	2,515	1,674	345,00	23,426	-
Bank Charges & Commission		-	<b>16,185</b>	<b>941,057</b>	<b>224,072</b>	<b>24,443</b>	<b>25,748</b>	-	<b>1,422,392</b>	<b>2,515</b>	<b>1,674</b>	<b>345,00</b>	<b>23,426</b>	-
<b>Total Financial Cost</b>		-	<b>16,185</b>	<b>941,057</b>	<b>224,072</b>	<b>24,443</b>	<b>25,748</b>	-	<b>1,422,392</b>	<b>2,515</b>	<b>1,674</b>	<b>345,00</b>	<b>23,426</b>	-
<b>Operating Expenses:</b>														
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	-
Traveling & 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
<b>Total Operating Expenses:</b>		-	<b>2,476,279</b>	<b>8,037,068</b>	<b>5,434,655</b>	<b>(15,698,706)</b>	-	<b>621,663</b>	<b>39,510,067</b>	<b>79,008</b>	<b>79,753</b>	<b>127,283</b>	<b>4,036,612</b>	<b>12,335,568</b>
Provision for Loan Loss Reserve Fund		-				-	-	-	-	-	-	-	-	-
Provision Expense for Investment and Deposits & Prepayments		-				-	-	-	-	-	-	-	-	-
Income Tax Provision		-				-	-	-	-	-	-	-	-	-
<b>Total Expenditures</b>		-	<b>2,492,464</b>	<b>8,978,125</b>	<b>5,658,727</b>	<b>(15,674,263)</b>	<b>25,748</b>	<b>621,663</b>	<b>40,932,459</b>	<b>81,523</b>	<b>81,427</b>	<b>127,628</b>	<b>4,060,038</b>	<b>12,335,568</b>
<b>Excess/(Shortage) of Income over Expenditure</b>		-	<b>(2,489,818)</b>	<b>272,947</b>	<b>(2,798,374)</b>	<b>16,168,354</b>	<b>3,117,256</b>	<b>(372,063)</b>	<b>2,009,801</b>	<b>(48,978,00)</b>	<b>(78,807)</b>	<b>(127,628)</b>	<b>(3,854,771)</b>	<b>(11,730,898)</b>



33. Segmental Financial Information (Contd.)

[Amount in BDT]

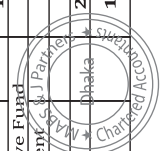
Particulars	Notes	Rupgonj	RMTP	UDDIPAN Harbal	VGD	ICVGD	Suchala	UDDIPAN TV	DSCPGR	Reptiles Firm	2023-2024	2022-2023
		24	25	26	27	28	29	30	31	32	33=(6 to 32)	
<b>Income:</b>												
Service Charge		-									6,060,165,459	5,694,852,800
Bank Interest		12,275	4,546					4,384			14,719,721	7,799,984
Interest on Term Deposit			-								176,794,005	114,203,550
Grants & Donations	5.5		8,740,193		250,487	18,799,413	195,520		3,734,360		74,381,457	39,350,302
Others Income	27	44,668		292,709						684,277	47,347,590	49,924,826
Recovery from Risk Coverage Fund											99,510,817	52,358,183
<b>Total Income</b>		<b>56,943</b>	<b>8,744,739</b>	<b>292,709</b>	<b>250,487</b>	<b>18,799,413</b>	<b>195,520</b>	<b>4,384</b>	<b>3,734,360</b>	<b>684,277</b>	<b>6,472,919,049</b>	<b>5,958,489,645</b>
<b>Expenditure:</b>												
<b>Financial Cost:</b>												
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
<b>Total Financial Cost</b>		<b>6,605</b>	<b>6,099</b>	<b>1,185</b>		<b>1,725</b>		<b>6,190</b>		<b>3,526</b>	<b>2,282,877,111</b>	<b>1,803,808,961</b>
<b>Operating Expenses:</b>												
Salary & Allowances		628,670	2,705,481	322,900		10,036,790	48,000			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		1,687,721				2,080	29,403,867	27,005,333
Travelling & Transportation		19,480	5,560	445,293		424,225		294,688		93,568	127,058,943	105,181,056
Utilities		161,745	15,550	24,767		52,747		18,486		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						7,000					3,042,947	4,878,599
Professional Fees										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
<b>Total Operating Expenses:</b>		<b>2,413,815</b>	<b>8,725,312</b>	<b>802,146</b>		<b>18,808,260</b>	<b>255,545</b>	<b>2,967,587</b>		<b>5,931,098</b>	<b>3,249,122,205</b>	<b>2,714,187,775</b>
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
<b>Total Expenditures</b>		<b>2,420,420</b>	<b>8,731,411</b>	<b>803,331</b>		<b>18,809,985</b>	<b>255,545</b>	<b>2,973,777</b>		<b>5,934,624</b>	<b>6,423,214,600</b>	<b>4,830,856,217</b>
<b>Excess/(Shortage) of Income over Expenditure</b>		<b>(2,363,477)</b>	<b>13,328</b>	<b>(510,622)</b>	<b>250,487</b>	<b>(10,572)</b>	<b>(60,025)</b>	<b>(2,969,392)</b>	<b>3,734,360</b>	<b>(5,250,347)</b>	<b>49,704,449</b>	<b>1,127,633,428</b>



United Development Initiatives for Programmed Actions (UDDIPAN)  
**Segmental Statement of Profit or Loss and Other Comprehensive Income (Continued)**  
 For the year ended 30 June 2023

33. Segmental Financial Information (Contd.)

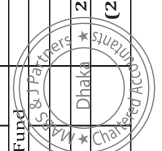
Particulars	Notes	PKSF & Bank	SOLAR (UDDIPAN)	SOLAR (IDCOL)	UMFP	Bazar Samittee	Total MFP	Rame Breeding	ENRICH
<b>Income:</b>									
Service Charge		3,296,903,516	-	7,018,021	2,384,533,171	990,803	5,689,445,511	-	-
Bank Interest		405,245	894	153,433	6,967,724	1,176	7,528,472	-	21,646
Interest on Term Deposit		409,441	-	-	111,707,517	-	112,116,958	-	-
Grants & Donations	5.5	8,692,959	-	-	2,594,766	-	11,287,725	-	6,266,982
Others Income	27	2,585,834	-	137,223	1,811,663	9,050	4,543,770	31,000	448,915
Recovery from Risk Coverage Fund		37,490,332	-	-	14,867,851	-	52,358,183	-	-
<b>Total Income</b>		<b>3,346,487,327</b>	<b>894</b>	<b>7,308,677</b>	<b>2,522,482,693</b>	<b>1,001,029</b>	<b>5,877,280,620</b>	<b>31,000</b>	<b>6,737,543</b>
<b>Expenditure:</b>									
<b>Financial Cost:</b>									
Interest on Term Loan		50,005,721	-	-	765,058,938	-	815,064,659	-	-
Interest on Deposit		720,896,473	-	-	196,790,031	-	917,686,504	-	-
Bank Charges & Commission		23,656,834	-	25,674	44,527,563	4,483	68,214,554	-	13,662
<b>Total Financial Cost</b>		<b>794,559,028</b>	<b>-</b>	<b>25,674</b>	<b>1,006,376,531</b>	<b>4,483</b>	<b>1,800,965,716</b>	<b>-</b>	<b>13,662</b>
<b>Operating Expenses:</b>									
Salary & Allowances		1,046,784,725	-	2,751,944	1,015,412,251	-	2,064,948,920	-	5,453,060
Office Rent		60,175,837	-	28,296	69,482,485	-	129,686,619	-	50,400
Printing, Stationeries & Supplies		4,792,511	-	300	21,681,433	4,200	26,478,444	-	66,968
Travelling & Transportation		38,951,244	-	168,943	65,523,833	-	104,644,020	-	250,864
Utilities		10,161,617	-	2,874	40,609,701	-	50,774,192	-	66,617
Postage & Telegram		302,846	-	20,010	901,913	-	1,224,769	-	1,260
Repair & Maintenance		15,506,046	-	204,640	87,540,495	-	103,251,181	3,689	-
Entertainment		3,469,156	-	6,450	9,381,110	-	12,856,716	-	6,000
Training & Development Expenses		39,690,518	-	-	36,869,516	-	76,560,034	-	1,675,063
Training Material Expenses		-	-	-	24,229	-	24,229	-	-
General Expenses		3,242,546	-	900	5,936,457	600	9,180,503	800	-
Recruitment Expenses		178,480	-	-	(115,749)	-	62,731	-	-
Legal Expenses		10,397,784	-	-	5,563,757	-	15,961,541	-	-
Audit Fees		-	-	-	750,000	-	750,000	-	-
Board Member Honorarium		493,200	-	-	4,302,999	-	4,796,199	-	-
Professional Fees		-	-	-	68,975	-	68,975	-	-
Membership Fees		26,000	-	-	8,756,725	-	8,782,725	-	-
Promotional Activities		1,952,156	-	-	7,747,056	-	9,699,212	-	10,494
Staff Materials		876,947	-	-	969,364	1,170	1,847,481	-	-
Material Support to Beneficiary		633,497	-	-	11,815	-	645,312	-	-
Program Materials Expenses		-	-	-	-	-	-	113,495	155,856
Loss on Sale of Assets		-	-	-	-	-	-	-	-
Loss on Sale of Inventory		-	-	299,228	-	-	299,228	91,906	-
Claim Settlement		-	-	-	-	-	-	-	-
Depreciation		15,307,269	233	75,223	21,806,145	-	37,188,870	33,980	-
<b>Total Operating Expenses:</b>		<b>1,252,942,380</b>	<b>299,461</b>	<b>3,259,580</b>	<b>1,403,224,510</b>	<b>5,970</b>	<b>2,659,731,901</b>	<b>243,870</b>	<b>7,736,582</b>
Provision for Loan Loss Reserve Fund		101,801,310	-	-	168,481,509	-	270,282,819	-	-
Provision for Loan Loss Reserve Fund		706,072	-	-	25,769	-	731,841	-	-
Income Tax Provision		-	-	-	41,844,821	-	41,844,821	-	-
<b>Total Expenditures</b>		<b>2,150,008,790</b>	<b>299,461</b>	<b>3,285,254</b>	<b>2,619,953,140</b>	<b>10,453</b>	<b>4,773,557,098</b>	<b>243,870</b>	<b>7,750,244</b>
<b>Excess/(Shortage) of Income over Expenditure</b>		<b>1,196,478,536</b>	<b>(298,567)</b>	<b>4,023,423</b>	<b>(97,470,447)</b>	<b>990,576</b>	<b>1,103,723,521</b>	<b>(212,870)</b>	<b>(1,012,701)</b>



3.3. Segmental Financial Information (Contd.)

(Annexure - H)  
[Amount in BDT]

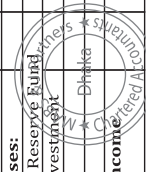
Particulars	Notes	9	10	11	12	13	14	15	16	17	18
		Remittance	WTP	Agricultural Training Center	Solar Mini Grid	Solar Irrigation	UDDIPAN FUND	Staff Welfare Fund	Health Care	UDDIPAN Health Care	SEEDS
<b>Income:</b>											
Service Charge		-	-	2,234	921,950	4,483,105	-	-	-	-	-
Bank Interest		-	-	-	15,118	37,434	11,525	67,475	-	54,756	3,360
Interest on Term Deposit		-	-	-	88,092	28,189	-	1,970,311	-	-	-
Grants & Donations	5.5	-	169,092	-	6,779,529	4,670,586	-	-	444,160	-	-
Others Income	27	-	87,344	-	9,000	-	17,641,700	-	66,887	26,383,947	-
Recovery from Risk Coverage Fund		-	-	-	-	-	-	-	-	-	-
<b>Total Income</b>		-	<b>256,436</b>	<b>2,234</b>	<b>7,813,689</b>	<b>9,219,314</b>	<b>17,653,225</b>	<b>2,037,786</b>	<b>511,047</b>	<b>26,438,703</b>	<b>3,360</b>
<b>Expenditure:</b>											
<b>Financial Cost:</b>											
Interest on Term Loan		-	-	-	1,222,357	388,207	-	-	-	-	-
Interest on Deposit		-	-	-	-	-	-	-	-	-	-
Bank Charges & Commission		1,880	1,128	1,564	302,975	128,193	30,842	178,138	-	532,650	1,009
<b>Total Financial Cost</b>		<b>1,880</b>	<b>1,128</b>	<b>1,564</b>	<b>1,525,332</b>	<b>516,400</b>	<b>30,842</b>	<b>178,138</b>	-	<b>532,650</b>	<b>1,009</b>
<b>Operating Expenses:</b>											
Salary & Allowances		-	467,877	977,058	196,560	2,503,313	-	-	471,624	1,616,550	-
Office Rent		-	(1,122)	642,560	-	69,135	-	-	-	-	-
Printing, Stationeries & Supplies		-	925	-	3,470	-	-	-	2,260	391,764	-
Travelling & Transportation		-	17,250	6,640	18,405	74,330	-	-	35,295	72,083	-
Utilities		-	-	151,350	3,486	-	-	-	-	-	-
Postage & Telegram		-	-	-	-	11,220	-	-	581	105,018	-
Repair & Maintenance		-	-	113,296	378,826	1,269,417	-	-	3,260	17,368	-
Entertainment		-	-	-	19,825	805	-	-	3,632	2,085	-
Training & Development Expenses		-	-	-	-	-	-	-	312,915	587,258	-
Training Material Expenses		-	-	-	-	-	-	-	-	-	-
General Expenses		-	-	-	12,070	8,342	224,000	-	2,415	2,685	-
Recruitment Expenses		-	-	-	-	-	-	-	-	-	-
Legal Expenses		-	-	-	-	-	-	-	-	-	-
Audit Fees		-	-	-	-	-	-	-	-	-	-
Board Member Honorarium		-	-	-	26,400	48,000	-	-	-	8,000	-
Professional Fees		-	-	-	-	-	-	-	-	-	-
Membership Fees		-	-	-	-	-	-	-	-	-	-
Promotional Activities		-	-	-	-	-	-	-	-	-	-
Staff Materials		-	-	-	-	-	-	-	2,675	-	-
Material Support to Beneficiary		-	-	-	-	-	-	-	-	-	-
Program Materials Expenses		-	-	1,085,783	-	-	-	-	94,771	-	-
Loss on Sale of Assets		-	-	-	-	-	-	-	-	-	-
Loss on Sale of Inventory		-	-	-	-	-	-	-	-	-	-
Claim Settlement		-	-	-	-	-	-	-	-	-	-
Depreciation	300	300	208,068	283,041	9,547,743	2,275,660	1,863,515	-	-	126,054	79,008
<b>Total Operating Expenses:</b>		<b>300</b>	<b>692,998</b>	<b>3,259,728</b>	<b>10,206,785</b>	<b>6,260,222</b>	<b>2,087,515</b>	-	<b>929,428</b>	<b>2,928,865</b>	<b>79,008</b>
Provision for Loan Loss Reserve Fund		-	-	-	-	-	-	-	-	-	-
Provision Expense for Investment		-	-	-	-	-	-	-	-	-	-
Income Tax Provision		-	-	-	-	-	-	-	-	-	-
<b>Total Expenditures</b>		<b>2,180</b>	<b>694,126</b>	<b>3,261,292</b>	<b>11,732,117</b>	<b>6,776,622</b>	<b>2,118,357</b>	<b>178,138</b>	<b>929,428</b>	<b>3,461,515</b>	<b>80,017</b>
<b>Excess/(Shortage) of Income over Expenditure</b>		<b>(2,180)</b>	<b>(437,690)</b>	<b>(3,259,058)</b>	<b>(3,918,428)</b>	<b>2,442,692</b>	<b>15,534,868</b>	<b>1,859,648</b>	<b>(418,381)</b>	<b>22,977,188</b>	<b>(76,657)</b>



33. Segmental Financial Information (Contd.)

[Amount in BDT]

Particulars	Notes	WASH	ROSC	Vakurta-1	Vakurta-2	Rupgonj	RMTP	UDDIPAN Harbal	VGD	2022-2023	2021-2022
		19	20	21	22	23	24	25	26	27=(6 to 26)	
<b>Income:</b>											
Service Charge		-	-	-	-	-	-	-	-	5,694,852,800	3,760,561,187
Bank Interest		1,348	-	8,821	-	3,990	46,039	-	-	7,799,984	17,638,302
Interest on Term Deposit		-	-	-	-	-	-	-	-	114,203,550	116,931,802
Grants & Donations	5.5	-	-	-	-	8,980,768	-	-	751,460	39,350,302	26,941,129
Others Income	27	-	-	48,650	637,630	25,983	-	-	-	49,924,826	38,482,963
Recovery from Risk Coverage Fund		-	-	-	-	-	-	-	-	52,358,183	20,674,151
<b>Total Income</b>		<b>1,348</b>	<b>-</b>	<b>57,471</b>	<b>637,630</b>	<b>29,973</b>	<b>9,026,807</b>	<b>-</b>	<b>751,460</b>	<b>5,958,489,645</b>	<b>3,981,229,533</b>
<b>Expenditure:</b>											
<b>Financial Cost:</b>											
Interest on Term Loan		-	-	-	-	-	-	-	-	816,675,223	799,900,733
Interest on Deposit		-	-	-	-	-	-	-	-	917,686,504	579,235,393
Bank Charges & Commission		4,420	116	5,765	-	8,005	18,836	3,498	-	69,447,235	35,402,787
<b>Total Financial Cost</b>		<b>4,420</b>	<b>116</b>	<b>5,765</b>	<b>-</b>	<b>8,005</b>	<b>18,836</b>	<b>3,498</b>	<b>-</b>	<b>1,803,808,961</b>	<b>1,414,538,913</b>
<b>Operating Expenses:</b>											
Salary & Allowances		-	-	1,123,079	882,565	1,095,588	2,713,969	221,000	289,050	2,082,960,213	1,642,463,004
Office Rent		-	-	-	-	-	14,400	27,500	6,000	130,495,492	125,852,676
Printing, Stationeries & Supplies		-	-	18,707	18,168	1,833	14,712	6,054	2,028	27,005,333	30,101,562
Travelling & Transportation		-	-	13,420	6,660	8,370	10,737	16,225	6,757	105,181,056	77,410,913
Utilities		-	-	223,068	150,189	101,245	18,150	15,743	-	51,504,040	44,089,389
Postage & Telegram		-	-	-	-	1,399	-	-	-	1,344,247	725,947
Repair & Maintenance		-	-	407,789	181,676	120,020	23	223,042	-	105,969,587	54,140,829
Entertainment		-	-	32,065	17,230	9,004	7,762	21,186	30,260	13,006,570	10,275,968
Training & Development Expenses		-	-	-	60,295	-	6,075,847	306,066	1,125	85,578,603	66,033,198
Training Material Expenses		-	-	-	-	-	-	-	-	24,229	84,225
General Expenses		-	-	133,293	28,774	87,357	16,191	2,220	2,560	9,701,210	10,981,663
Recruitment Expenses		-	-	-	-	-	-	-	-	62,731	861,895
Legal Expenses		-	-	5,000	-	-	-	-	-	15,966,541	5,122,165
Audit Fees		50,000	-	-	-	-	-	-	-	800,000	770,000
Board Member Honorarium		-	-	-	-	-	-	-	-	4,878,599	4,225,000
Professional Fees		-	-	10,000	-	13,752	-	-	-	92,727	348,472
Membership Fees		-	-	-	-	-	-	-	-	8,782,725	6,046,108
Promotional Activities		-	-	-	-	-	-	-	-	9,709,706	9,916,412
Staff Materials		-	-	-	-	-	-	-	-	1,850,156	1,380,804
Material Support to Beneficiary		-	-	-	-	-	-	-	-	645,312	762,212
Program Materials Expenses		-	-	-	358,052	-	-	-	450	1,808,407	5,718,204
Loss on Sale of Assets		-	-	-	-	-	-	-	-	-	358,555
Loss on Sale of Inventory		-	-	-	-	-	-	-	-	391,134	-
Claim Settlement		-	-	-	-	-	-	-	-	-	104,330
Depreciation		84,256	127,283	1,500,931	2,825,997	251,337	32,324	790	-	56,429,157	47,499,619
<b>Total Operating Expenses:</b>		<b>134,256</b>	<b>127,283</b>	<b>3,467,352</b>	<b>4,529,606</b>	<b>1,688,506</b>	<b>8,905,514</b>	<b>839,826</b>	<b>338,230</b>	<b>2,714,187,775</b>	<b>2,145,273,150</b>
Provision for Loan Loss Reserve Fund		-	-	-	-	-	-	-	-	270,282,819	(24,840,280)
Provision Expense for Investment		-	-	-	-	-	-	-	-	731,841	32,928,630
Income Tax Provision		-	-	-	-	-	-	-	-	41,844,821	46,142,609
<b>Total Expenditures</b>		<b>138,676</b>	<b>127,399</b>	<b>3,473,117</b>	<b>4,529,606</b>	<b>1,696,511</b>	<b>8,924,350</b>	<b>843,324</b>	<b>338,230</b>	<b>4,830,856,217</b>	<b>3,614,043,022</b>
<b>Excess/(Shortage) of Income over Expenditure</b>		<b>(137,328)</b>	<b>(127,399)</b>	<b>(3,415,646)</b>	<b>(3,891,976)</b>	<b>(1,666,538)</b>	<b>102,457</b>	<b>(843,324)</b>	<b>413,230</b>	<b>1,127,633,428</b>	<b>367,186,511</b>



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 6= (10x5)	Home Breeding 7	ENRICH 8	Remittance 9	Water Treatment Plant 10	Adolescent 11
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	-
Service Charge		2,109,642,835		4,796,519	1,759,006,053	1,701,387	3,875,146,794	-	-	-	-	-
Bank Interest		332,437	1,071	243,599	16,469,501	2,257	16,469,501	-	12,004	-	-	-
Interest on Term Deposit					25,050		25,050	-	-	-	-	-
Grants & Donations		7,070,729	-	4,178	5,503,137	41,522	12,649,066	-	473,240	-	372,150	-
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	-	-	-	-	-
Term Deposit Encashment	10	189,070	-	-	286,549,258	-	286,549,258	-	-	-	-	-
Realized against Deposits & Prepayments	12	607,168	-	-	162,625,762	-	163,332,930	-	-	-	-	-
Realized against Deposits & Prepayments	13	8,852,822	-	-	534,920,840	-	543,773,662	-	-	-	-	-
Advance From Borrower	26	9,811,674,852	-	-	8,718,446,961	32,856,791	18,562,978,604	-	-	-	-	-
Term Loan Receipt	9	2,556,218,500	-	-	12,019,156,572	2,025,000	14,577,400,072	-	-	-	-	-
Term Loan Receipt	31	5,946,961,352	-	-	3,141,961,616	1,961,311	9,090,234,279	-	-	-	-	-
Risk Coverage Fund	23	1,621,282,203	-	-	151,903,321	511,080	3,145,426,004	-	-	-	-	-
Other Loans (PF/Gratuity/WF/Reptiles)	24	-	-	-	200,000	-	200,000	-	-	-	-	-
Other Liabilities Receipt	26	38,924,242	-	-	503,468	-	39,427,710	-	-	-	-	-
Receipts against Other Subsidiary 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
		<b>44,039,691,301</b>	<b>45,597</b>	<b>21,498,601</b>	<b>53,768,808,990</b>	<b>99,772,494</b>	<b>97,929,819,983</b>	<b>118,782</b>	<b>12,145,968</b>	<b>675,788</b>	<b>517,738</b>	<b>4,616,812</b>
<b>PAIDMENTS</b>												
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	-	-	-	-	-
Bank Charges & Commission		33,566,418	1,150	15,972	47,673,671	26,942	81,284,152	-	10,025	690	3,042	-
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
Printing, Stationeries & Supplies		39,126,466	-	2,680	21,569,928	5,155	60,304,139	-	22,903	-	150	10,410
Travelling & Transportation		43,321,430	-	116,137	75,637,587	680	119,075,834	-	140,881	-	25,376	105,050
Utilities		14,524,539	-	2,958	53,143,987	-	67,671,484	-	59,236	-	70,380	18,930
Postage & Telegram		10,260,998	-	19,720	113,458,023	-	124,726,741	-	2,170	-	30,716	1,600
Repairs & Maintenance		3,275,338	-	8,180	10,117,647	-	13,396,165	-	5,500	-	-	77,117
Equipment		16,491,594	-	641,216	25,214,251	2,500	42,349,561	-	4,820,378	-	-	2,075,236
Training & Development		(5,685)	-	-	23,526	-	17,841	-	-	-	-	-
General Expenses		4,160,339	-	-	6,424,168	685	10,585,192	-	-	-	-	-
Recruitment Expenses		14,379	-	-	403,376	-	417,755	-	-	-	-	-
Business Expenses		14,871,922	-	-	13,607,946	-	28,479,868	-	-	-	-	-
Audit Fees		-	-	-	503,478	-	503,478	-	-	-	-	-
Interest paid to GLWP		-	-	-	-	-	-	-	-	-	-	-
Board Member Honorarium		(10,000)	-	2,000	1,969,794	-	1,961,794	-	-	-	-	-
Professional Fees		600	-	-	983,118	-	983,718	-	-	-	-	-
Legal Expenses		-	-	-	1,066,666	-	1,066,666	-	-	-	-	-
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		-	-	-	-	-	-	-	-	-	8,300	-
Claim Settlement		-	-	-	-	-	-	-	-	-	-	-
Payments for purchases of Property, Plant & Equipment	6	15,719,359	-	-	36,293,063	-	52,012,422	-	-	-	-	-
Loan Disburse to Clients	7	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	-	-	-	-	-
New Term Deposits	10	-	-	-	587,200,000	-	587,200,000	-	-	-	-	-
Purchases of Stocks	11	-	-	-	656,850	-	950,183	-	-	-	-	-
Accounts Receivable	12	2,227,650	-	-	160,416,669	-	162,644,319	-	-	-	-	-
Payments against Deposits & Prepayments	13	17,521,251	322	212,254	1,128,128,460	-	1,145,862,287	-	-	-	-	-
Term Loan Refund	19	1,990,335,717	-	-	13,002,856,620	400,000	14,993,592,337	-	-	-	-	-
Client's Deposit Refund	20	4,044,986,675	-	-	2,575,675,145	9,041,754	6,629,703,574	-	-	-	-	-
Security Deposit Refund	21	-	-	-	-	-	-	-	-	-	-	-
Other Liabilities Refund	22	-	-	-	-	-	-	-	-	-	-	-
Risk Coverage Fund Refund	23	16,077,794	-	-	15,529,461	-	31,607,255	-	-	-	-	-
Other Loans Refund	24	8,885,859	-	-	60,281,733	-	69,170,572	-	-	-	-	-
(PF/Gratuity/WF)	24	57,966,263	-	71,966	99,985,459	-	158,023,688	-	700	-	15,092	35,794
Accounts Payable	25	10,210,100	-	-	48,359	-	58,559	-	-	-	-	-
Provision Paid for expenses	26	12,791,517,328	-	13,240,926	10,765,001,536	22,295,975	23,592,055,865	118,782	1,920,000	-	23,311	679,959
Other Liabilities Refund		319,469,399	-	5,605,947	980,568,920	2,561,033	1,308,249,424	-	1,721,588	675,098	50,097	-
Cash and Cash Equivalents		<b>44,039,691,301</b>	<b>45,597</b>	<b>21,498,601</b>	<b>53,768,808,990</b>	<b>99,772,494</b>	<b>97,929,819,983</b>	<b>118,782</b>	<b>12,145,968</b>	<b>675,788</b>	<b>517,738</b>	<b>4,616,812</b>

35. Segmental Financial Information (Contd.)

Receipts	Notes	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	Ruppooj
		12	13	14	15	16	17	18	19	20	21	22	23	24
Opening Cash & Cash equivalents	14	327,567	2,575,587	1,054,718	2,414,503	2,461,572	201,098	47,779,730	167,465	96,569	97,245	181,366	-	401,448
Service Charge		97	2,346,185	3,746,099	-	-	-	222,234	4,045	2,620	-	28,927	-	12,276
Bank Interest		-	31,741	11,438	4,430	106,915	-	1,410,293	-	-	-	-	-	-
Term Deposit		-	-	-	3,623	-	249,600	-	-	-	-	-	-	-
Grants & Donations		-	-	-	-	-	-	-	-	-	-	-	-	-
Others' Income		12,425	-	330	3,029,528	-	-	34,417,317	-	-	-	176,340	3,370	44,668
Receipts against Sale of Assets	6	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Realized from Clients	8	-	-	-	335,666	-	-	-	-	-	-	-	-	-
Loan Realized from Clients (Staff)	9	-	-	-	-	-	-	-	-	-	-	-	-	-
Term Deposit Encashment	10	23,367	-	-	300,000	-	-	15,000,000	-	-	-	-	-	-
Sales of Stocks	11	233,600	-	-	-	-	-	-	-	-	-	-	-	-
Accounts Receivable Realized	12	-	-	-	2,982,554	6,865,365	-	45,500	-	-	-	-	250,000	-
Realized against Deposits & Advances	13	-	830	680	9,280,981	-	-	10,000	-	-	-	28,822	-	593
Advance From Borrower	26	-	-	-	-	-	-	-	-	-	-	-	-	-
Term Loan Receipt	19	-	-	-	-	-	-	-	-	-	-	-	-	-
Clients Deposits Receipt	20	-	-	-	-	-	-	-	-	-	-	-	-	-
Risk Coverage Fund	23	-	-	-	-	-	-	-	-	-	-	-	-	-
Loans (PF/Grants/WF/Reptiles)	24	-	80,000	-	-	-	-	-	-	-	-	-	-	-
Other Liabilities Receipt	26	-	-	-	-	-	-	656,600	-	-	-	-	-	-
Receipts against Other		-	-	-	-	-	-	-	-	-	-	-	-	-
Subsidiary Fund		-	-	-	36,334	-	-	-	-	-	-	-	-	-
Inter Project Loan Receipt		29,260,000	7,070,140	3,715,212	30,745,112	-	367,750	158,697,400	-	-	-	15,993,307	-	2,350,923
<b>Total</b>		<b>29,857,056</b>	<b>12,104,482</b>	<b>8,528,476</b>	<b>49,134,730</b>	<b>9,433,852</b>	<b>818,448</b>	<b>258,239,774</b>	<b>171,510</b>	<b>99,189</b>	<b>97,245</b>	<b>16,408,762</b>	<b>253,370</b>	<b>2,809,908</b>
<b>PAYMENTS</b>														
Interest on Term Loan		-	-	-	-	-	-	-	-	-	-	-	-	-
Bank Charges & Commission		16,185	6,158	10,526	24,128	4,748	-	1,410,392	2,515	1,674	345	23,426	-	6,605
Salary & Allowances		535,040	951,651	2,203,846	-	-	477,390	22,022,978	-	-	-	5,900	-	1,997,950
Printing		47,500	-	7,414	-	-	-	2,542,255	-	-	-	50	-	-
Printing Stationeries & Supplies		-	705	4,414	-	-	6,195	548,255	-	-	-	-	-	-
Traveling & Transportation		13,470	39,865	73,243	3,130	-	31,235	2,690,588	-	-	-	3,130	-	3,000
Utilities		74,399	6,600	11,700	-	-	1,800	561,092	-	-	-	6,000	-	-
Postage & Telegram		550	2,700	7,290	-	-	768	285,441	-	-	-	-	-	-
Telephone		56,427	7,200	4,920	-	-	4,371	14,885	-	-	-	325,800	-	234,060
Entertainment		-	95,915	270	2,098	-	4,371	14,885	-	-	-	470	-	9,125
Training & Development		-	-	-	-	-	80,922	282,998	-	-	-	-	-	-
Traveling Material Expenses		-	-	-	-	-	-	-	-	-	-	-	-	-
General Expenses		-	49,577	17,379	-	-	270	9,167	-	-	-	7,800	-	-
Legal Expenses		-	-	2,600	-	-	-	-	-	-	-	-	-	-
Audit Fees		-	-	-	-	-	-	-	-	-	-	-	-	-
Interest paid to CLWP		-	-	-	-	-	-	-	-	-	-	-	-	-
Board Member Honorarium		-	4,000	16,000	-	-	-	6,000	-	-	-	-	-	-
Professional Fees		-	-	-	-	-	-	-	-	-	-	-	-	-
Membership Fees		-	-	-	-	-	-	-	-	-	-	-	-	-
Promotional Activities		-	-	-	-	-	-	-	-	-	-	-	-	-
Staff Materials		-	-	440	-	-	-	-	-	-	-	-	-	-
Material Support to Beneficiary		-	-	-	-	-	-	-	-	-	-	-	-	-
Program Materials Expenses		1,262,529	-	-	-	-	-	-	-	-	-	-	-	-
Program Expenses		-	-	-	-	-	-	-	-	-	-	-	-	-
Payments for purchases of Property, Plant & Equipment	6	-	503,752	507,216	72,934	-	-	5,460,275	-	-	-	2,311,280	-	-
Investment	7	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Disburse to Clients	8	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Disburse to Clients (Staff)	10	125,000	-	-	-	-	-	105,000	-	-	-	-	-	-
New Term Deposits	10	-	-	-	300,000	8,000,000	-	25,000,000	-	-	-	-	-	-
Purchases of Stocks	11	156,440	-	-	-	-	-	-	-	-	-	-	-	-
Accounts Receivable	12	-	-	-	-	-	-	-	-	-	-	-	-	-
Payments against Deposits & Advances	13	25,301,856	14,522	13,135	14,216,287	32,074	-	359,588	-	-	-	871,870	-	466,000
Prepayments	19	-	-	-	-	-	-	-	-	-	-	-	-	-
Security Deposit Refund	20	-	4,568,844	2,817,350	-	-	-	-	-	-	-	-	-	-
Clients Deposit Refund	21	-	-	-	-	-	-	-	-	-	-	-	-	-
Staff Welfare Fund Refund	22	-	-	-	-	-	-	-	-	-	-	-	-	-
Risk Coverage Fund Refund	23	-	-	-	-	-	-	-	-	-	-	-	-	-
Loans (PF/Grants/WF/Reptiles)	24	-	-	-	-	-	-	-	-	-	-	-	-	-
Accounts Payable	24	56,815	-	777,473	139	-	-	507,979	-	-	-	8,042,096	-	50,180
Provision Paid for expenses	25	387,859	-	-	-	-	-	-	-	-	-	-	-	-
Other Liabilities Refund	26	2,169,969	13,596,112	850,000	21,792,901	1,397,030	-	10,476,200	-	-	-	326,000	-	-
Staff Welfare Fund		40,876	620,304	652,949	12,723,113	1,397,030	212,850	26,937,168	168,995	97,515	17,453	762,349	253,370	-
Cash and Cash Equivalents		29,857,056	12,104,482	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





United Development Initiatives for Programmed Actions (UDDIPAN)  
**Segmental Statement of Receipts and Payments**  
For the year ended 30 June 2023

35. Segmental Financial Information (Contd.)

Receipts	Notes	PKSF & Bank	SOLAR (UDDIPAN)	SOLAR (IDCOL)	UMFP	Bazar Samittee	Total MFP	Rame Breeding	ENRICH	Remittance	Water Treatment Plant
		1	3	4	6	7	8= (1to7)	9	10	11	12
Opening Cash & Cash equivalents	14	191,297,973	43,953	9,836,366	137,415,015	-	338,593,307	-	909,407	677,668	61,572
Service Charge		2,130,647,133	-	7,018,021	1,504,272,824	990,803	3,642,928,781	-	-	-	-
Bank Interest		576,717	894	153,433	6,799,001	1,176	7,531,221	-	20,302	-	-
Interest on Term Deposit		405,478	-	-	8,843,903	-	9,249,381	-	-	-	-
Grants & Donations		8,636,633	-	-	(3,000)	-	8,633,633	-	-	-	-
Fund Balance Received		-	-	-	-	-	-	-	-	-	-
Others Income		6,522,112	-	-	4,932,798	9,050	11,463,960	47,550	448,915	-	172,350
Receipts against Sale of Assets	6	9,200	25,780	137,223	-	-	172,203	-	-	-	-
Loan Realized from Clients	8	14,539,438,346	-	-	9,845,705,398	11,385,290	24,396,529,034	-	-	-	-
Other loans Realized (Staff)	9	1,981,547	-	-	446,470	-	2,428,017	-	-	-	-
Term Deposit Encashment	10	53,478,595	-	-	689,008,846	-	742,487,441	-	-	-	-
Sales of Stocks	11	1,668,095	-	-	3,039,160	-	4,707,255	-	-	-	-
Accounts Receivable Realized	12	15,053,309	-	-	10,197,269	-	25,250,578	31,500	-	-	-
Realized against Deposits & Prepayments	13	25,317,959	-	-	214,264,668	-	239,582,627	-	-	-	-
Advance From Borrower		10,186,785,172	-	-	6,899,814,292	-	17,086,599,464	-	-	-	-
Term Loan Receipt	19	342,740,000	-	-	12,201,253,235	-	12,543,993,235	-	-	-	-
Clients Deposits Receipt	20	6,839,231,908	-	-	3,937,111,429	2,837,407	10,779,180,744	-	-	-	-
Motor Cycle Replacement Fund Receipt		-	-	-	-	-	-	-	-	-	-
Risk Coverage Fund Collection Premium	23	172,528,329	-	-	136,077,934	121,811	308,728,074	-	-	-	-
Staff Security Deposit Receipt	21	-	-	-	-	-	-	-	-	-	-
Staff Welfare Fund Receipt	22	-	-	-	-	-	-	-	-	-	-
Other Loans Realized		2,844,687	-	-	7,314,087	-	10,158,774	-	-	-	-
Other Liabilities Receipt	26	-	-	-	(172,130)	-	(172,130)	-	-	-	9,280
Receipts against Other Subsidiary Fund		-	-	-	-	-	-	-	-	-	-
Inter Project Loan Receipt		6,585,252,729	-	700,832	8,979,302,836	3,401,730	15,568,658,127	98,325	7,699,344	-	554,711
<b>Total</b>		<b>41,104,415,922</b>	<b>70,627</b>	<b>17,845,875</b>	<b>44,585,624,035</b>	<b>18,747,267</b>	<b>85,726,703,727</b>	<b>177,375</b>	<b>9,077,968</b>	<b>677,668</b>	<b>797,913</b>
<b>PAYMENTS</b>											
Interest on Term Loan		52,955,918	-	-	775,465,743	-	828,421,661	-	-	-	-
Interest on Clients' Deposit		365,258,762	-	-	67,551,015	-	432,809,777	-	-	-	-
Interest on Staff Welfare Deposits		-	-	-	-	-	-	-	-	-	-
Bank Charges & Commission		24,006,033	-	25,674	37,824,558	4,483	61,860,748	-	13,472	1,880	1,128
Salary & Allowances		743,643,461	-	2,234,846	937,254,122	-	1,683,132,429	-	5,452,995	-	364,879
Office Rent		48,104,089	-	48,000	67,880,431	-	116,032,520	-	50,400	-	-
Printing, Stationeries & Supplies		7,124,483	-	300	22,152,090	4,200	29,281,073	-	66,968	-	925
Travelling & Transportation		39,183,051	-	168,943	62,280,941	-	101,632,935	-	250,864	-	61,497
Utilities		10,256,562	-	3,024	33,650,944	-	43,910,530	-	66,617	-	15,079
Postage & Telegram		299,346	-	20,010	647,503	-	966,859	-	1,860	-	-
Repair & Maintenance		8,284,211	-	175,520	42,188,152	-	50,647,883	3,680	-	-	8,530
Entertainment		3,384,437	-	6,450	8,995,350	-	12,386,237	-	5,500	-	-
Training & Development Expenses		(9,616,539)	-	-	32,880,439	-	23,263,900	-	1,693,231	-	-
Training Material Expenses		-	-	-	26,739	-	26,739	-	-	-	-
General Expenses		3,263,120	-	900	5,846,517	600	9,111,137	800	90	-	17,250
Recruitment Expenses		178,480	-	-	(173,385)	-	5,095	-	-	-	-
Legal Expenses		10,379,146	-	-	5,469,865	-	15,849,011	-	-	-	-
Audit Fees		(50,000)	-	-	-	-	(50,000)	-	-	-	-
Interest paid to CLWP		-	-	-	-	-	-	-	-	-	-
Board Member Honorarium		175,000	-	-	3,355,000	-	3,530,000	-	-	-	-
Professional Fees		-	-	-	58,675	-	58,675	-	-	-	-
Membership Fees		884,776	-	-	358,264	-	1,243,040	-	-	-	-
Promotional Activities		1,945,780	-	-	4,654,152	-	6,599,932	-	10,494	-	-
Staff Materials		876,407	-	-	965,283	1,170	1,842,860	-	-	-	-
Material Support to Beneficiary		1,001,885	-	-	5,285	-	1,007,170	-	-	-	-
Program Materials Expenses		-	-	-	-	-	-	113,504	137,753	-	-
Claim Settlement		-	-	-	-	-	-	-	-	-	-
Payments for purchases of Property, Plant & Equipment	6	14,012,731	-	-	47,960,704	-	61,973,435	-	-	-	-
Investment	7	-	-	-	-	-	-	-	-	-	-
Loan Disburse to Clients	8	24,651,359,200	-	-	19,458,207,900	17,800,000	44,127,367,100	-	-	-	-
Other Loans Refund (Staff)	9	9,997,650	-	-	5,497,000	-	15,494,650	-	-	-	-
New Term Deposits	10	-	-	-	604,627,259	-	604,627,259	-	-	-	-
Purchases of Stocks	11	1,810,723	-	-	4,154,561	-	5,965,284	-	-	-	-
Accounts Receivable	12	690,860	-	-	471,800	-	1,162,660	-	-	-	-
Payments against Deposits & Prepayments	13	39,308,834	269	30,687	919,125,906	-	958,465,696	-	-	-	240,520
Term Loan Refund	19	468,205,090	-	-	13,214,801,047	-	13,683,006,137	-	-	-	-
Client's Deposit Refund	20	4,143,667,392	-	-	1,954,744,814	319,741	6,098,731,947	-	-	-	-
Security Deposit Refund	21	-	-	-	-	-	-	-	-	-	-
Staff Welfare Fund Refund	22	-	-	-	-	-	-	-	-	-	-
Risk Coverage Fund Refund	23	35,164,805	-	-	24,122,638	-	59,287,443	-	-	-	-
Other Loans Refund		130,884,911	-	344,613	105,949,045	-	237,178,569	-	-	-	-
Accounts Payable	24	60,597,422	-	12,989	87,676,896	-	148,287,307	-	-	-	75,217
Provision Paid for expenses	25	29,436,542	-	209,593	23,353	-	29,669,488	-	-	-	-
Other Liabilities Refund	26	-	-	-	-	-	-	-	-	-	2,300
Inter Project Loan Refund		10,068,620,678	25,832	2,824,745	5,717,660,261	-	15,789,131,516	-	300,000	-	-
Cash and Cash Equivalents		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
<b>Total</b>		<b>41,104,415,922</b>	<b>70,627</b>	<b>17,845,875</b>	<b>44,585,624,035</b>	<b>18,747,267</b>	<b>85,726,703,726</b>	<b>177,375</b>	<b>9,077,968</b>	<b>677,668</b>	<b>797,913</b>

35. Segmental Financial Information (Contd.)

Receipts	Notes	Adolescent	Agricultural Training Center	Solar Mini-grid	Solar Irrigation	UDDIPAN Fund	Staff Welfare Fund	Health Care	UDDIPAN Health Care	SEEDS	WASH	ROSC
		13	14	15	16	17	18	19	20	21	22	23
Opening Cash & Cash equivalents	14	-	111,994	304,373	725,753	2,816,643	3,516,474	401,995	314,087	165,114	149,640.95	97,361
Service Charge		-	-	921,950	4,483,105	-	-	-	-	-	-	-
Bank Interest		-	-	15,118	37,434	11,020	67,475	-	40,257	3,360	1,348.00	-
Interest on Term Deposit		-	-	-	-	-	-	-	-	-	-	-
Grants & Donations		3,496	-	-	405,447	-	-	444,160	-	-	-	-
Fund Balance Received		-	-	-	-	-	-	-	-	-	-	-
Others Income		-	-	9,000	4,730	5,948,900	-	66,887	3,000	-	-	-
Receipts against Sale of Assets	6	-	-	-	-	-	-	-	-	-	-	-
Loan Realized from Clients	8	-	-	-	-	-	-	-	-	-	-	-
Other loans Realized (Staff)	9	-	-	-	-	-	-	-	-	-	-	-
Term Deposit Encashment	10	-	-	-	2,231,910	-	5,000,000	-	-	-	-	-
Sales of Stocks	11	-	280,380	-	-	-	-	-	-	-	-	-
Accounts Receivable Realized	12	-	-	-	27,466	11,948,800	6,499,620	-	146,400	-	-	-
Realized against Deposits & Prepayments	13	-	677,725	6,000	-	-	-	-	20,410	-	-	-
Advance From Borrower		-	-	-	-	-	-	-	-	-	-	-
Term Loan Receipt	19	-	-	-	-	-	-	-	-	-	-	-
Clients Deposits Receipt	20	-	-	-	-	-	-	-	-	-	-	-
Motor Cycle Replacement Fund Receipt		-	-	-	-	-	-	-	-	-	-	-
Risk Coverage Fund Collection Premium	23	-	-	-	-	-	-	-	-	-	-	-
Staff Security Deposit Receipt	21	-	-	-	-	-	-	-	-	-	-	-
Staff Welfare Fund Receipt	22	-	-	-	-	-	-	-	-	-	-	-
Other Loans Realized		-	-	5,000	13,430	-	-	-	-	-	-	-
Other Liabilities Receipt	26	-	-	-	-	-	-	-	56,800	-	-	-
Receipts against Other Subsidiary Fund		-	-	-	-	-	-	-	-	-	-	-
Inter Project Loan Receipt		2,940,614	7,394,000	10,050,000	150,000	5,489,460	-	282,866	87,859,975	-	-	-
<b>Total</b>		<b>2,944,110</b>	<b>8,464,099</b>	<b>11,311,441</b>	<b>8,079,275</b>	<b>26,214,823</b>	<b>15,083,569</b>	<b>1,195,908</b>	<b>88,440,929</b>	<b>168,474</b>	<b>150,988.95</b>	<b>97,361</b>
<b>PAYMENTS</b>												
Interest on Term Loan		-	-	-	-	-	-	-	-	-	-	-
Interest on Clients' Deposit		-	-	-	-	-	-	-	-	-	-	-
Interest on Staff Welfare Deposits		-	-	-	-	-	-	-	-	-	-	-
Bank Charges & Commission		-	1,564	9,943	34,772	30,117	37,051	-	432,232	1,009	4,420	116
Salary & Allowances		1,672,800	906,218	171,600	2,306,421	-	-	465,449	1,420,182	-	-	-
Office Rent		-	540,000	-	69,000	-	-	-	-	-	-	-
Printing, Stationeries & Supplies		331	-	3,395	-	-	-	2,300	280,849	-	-	-
Travelling & Transportation		144,000	6,640	13,055	74,330	-	-	35,295	69,283	-	-	-
Utilities		36,000	152,450	3,486	-	-	-	-	-	-	-	-
Postage & Telegram		-	-	-	11,220	-	-	461	88,877	-	-	-
Repair & Maintenance		-	113,296	323,771	1,171,971	-	-	3,260	6,905	-	-	-
Entertainment		-	-	19,825	805	-	-	3,632	2,085	-	-	-
Training & Development Expenses		1,090,979	18,050	-	-	-	-	313,005	-	-	-	-
Training Material Expenses		-	-	-	-	-	-	-	-	-	-	-
General Expenses		-	-	67,125	13,072	224,000	-	2,405	2,685	-	-	-
Recruitment Expenses		-	-	-	-	-	-	-	-	-	-	-
Legal Expenses		-	-	-	-	-	-	-	-	-	-	-
Audit Fees		-	-	-	-	-	-	-	-	-	50,000	-
Interest paid to CLWP		-	-	-	-	-	-	-	-	-	-	-
Board Member Honorarium		-	-	22,000	40,000	-	-	-	8,000	-	-	-
Professional Fees		-	-	-	-	-	-	-	-	-	-	-
Membership Fees		-	-	-	-	-	-	-	-	-	-	-
Promotional Activities		-	-	-	-	-	-	-	-	-	-	-
Staff Materials		-	-	-	-	-	-	2,675	-	-	-	-
Material Support to Beneficiary		-	-	-	-	-	-	-	-	-	-	-
Program Materials Expenses		-	899,484	-	-	-	-	94,771	14,777,987	-	-	-
Claim Settlement		-	-	-	-	-	-	-	-	-	-	-
Payments for purchases of Property, Plant & Equipment	6	-	781,198	49,800	447,000	-	-	-	-	-	-	-
Investment	7	-	-	-	-	-	-	-	-	-	-	-
Loan Disburse to Clients	8	-	-	-	-	-	-	-	-	-	-	-
Other Loans Refund (Staff)	9	-	-	-	-	-	-	-	-	-	-	-
New Term Deposits	10	-	-	-	-	-	12,500,000	-	20,000,000	-	-	-
Purchases of Stocks	11	-	524,890	-	-	-	-	-	-	-	-	-
Accounts Receivable	12	-	-	-	-	-	-	-	-	-	-	-
Payments against Deposits & Term Loan Refund	13	-	60,000	2,093,034	10,257	1,647	-	-	218,320	-	-	-
Client's Deposit Refund	19	-	-	4,568,844	2,152,806	-	-	-	-	-	-	-
Security Deposit Refund	20	-	-	-	-	-	-	-	-	-	-	-
Staff Welfare Fund Refund	21	-	-	-	-	-	-	-	-	-	-	-
Risk Coverage Fund Refund	22	-	-	-	-	-	84,946	-	-	-	-	-
Other Loans Refund	23	-	-	79,835	94,367	-	-	-	-	-	-	-
Accounts Payable	24	-	108,000	1,292,382	505,157	197,578	-	-	34,686	-	-	-
Provision Paid for expenses	25	-	-	16,560	84,779	-	-	-	130,108	-	-	-
Other Liabilities Refund	26	-	-	-	-	372,500	-	-	3,189,000	-	-	-
Inter Project Loan Refund		-	4,024,742	1,200	8,600	22,974,478	-	-	-	-	-	-
<b>Cash and Cash Equivalents</b>		<b>327,567</b>	<b>2,575,587</b>	<b>1,054,718</b>	<b>1,054,718</b>	<b>2,414,503</b>	<b>2,461,572</b>	<b>272,655</b>	<b>47,779,730</b>	<b>167,465</b>	<b>96,569</b>	<b>97,245</b>
<b>Total</b>		<b>2,944,110</b>	<b>8,464,099</b>	<b>11,311,442</b>	<b>8,079,275</b>	<b>26,214,823</b>	<b>15,083,569</b>	<b>1,195,908</b>	<b>88,440,929</b>	<b>168,474</b>	<b>150,988.95</b>	<b>97,361</b>

## 35. Segmental Financial Information (Contd.)

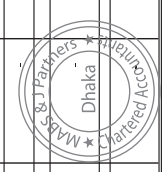
[Amount in BDT]

Receipts	Notes	Vakurta-1	Vakurta-2	Rupgonj	RMTP	UDDIPAN Harbal	VGD	2022-2023	2021-2022
		24	25	26	27	28	29	30= (8 to 29)	
Opening Cash & Cash equivalents	14	633,062	41,766	744,920	4,112,981	366,900	78,160	354,823,177	1,029,648,153
Service Charge		-	-	-	-	-	-	3,648,333,836	2,807,835,737
Bank Interest		8,821	-	3,990	46,039	-	-	7,786,386	17,656,025
Interest on Term Deposit		-	-	-	-	-	-	9,249,381	7,853,414
Grants & Donations		-	-	-	2,775,194	-	-	12,261,930	11,452,755
Fund Balance Received		-	-	-	-	-	-	-	-
Others Income		48,650	394,183	25,983	74,250	255,850	-	18,964,208	28,848,030
Receipts against Sale of Assets	6	-	-	-	-	-	-	172,203	12,850
Loan Realized from Clients	8	-	-	-	-	-	-	24,396,529,034	20,142,115,673
Other loans Realized (Staff)	9	-	-	-	-	-	-	2,428,017	5,410,271
Term Deposit Encashment	10	-	-	-	-	-	-	749,719,351	1,367,053,549
Sales of Stocks	11	-	1,765,000	-	-	-	-	6,752,635	1,463,885
Accounts Receivable Realized	12	-	1,122,187	-	-	-	-	45,026,551	137,999,254
Realized against Deposits & Prepayments	13	-	-	-	-	-	-	240,286,762	66,514,637
Advance From Borrower		-	-	-	-	-	-	17,086,599,464	8,055,033,036
Term Loan Receipt	19	-	-	-	-	-	-	12,543,993,235	16,450,188,600
Clients Deposits Receipt	20	-	-	-	-	-	-	10,779,180,744	7,588,651,197
Motor Cycle Replacement Fund Receipt		-	-	-	-	-	-	-	-
Risk Coverage Fund Collection Premium	23	-	-	-	-	-	-	308,728,074	238,989,044
Staff Security Deposit Receipt	21	-	-	-	-	-	-	-	-
Staff Welfare Fund Receipt	22	-	-	-	-	-	-	-	-
Other Loans Realized		-	-	-	-	-	-	10,177,204	-
Other Liabilities Receipt	26	326,000	-	-	-	-	-	219,950	30,546,035
Receipts against Other Subsidiary Fund		-	-	-	-	-	-	-	3,780
Inter Project Loan Receipt		64,375,353	57,282,219	6,740,807	-	531,900	262,000	15,820,369,701	13,542,284,837
<b>Total</b>		<b>65,391,886</b>	<b>60,605,355</b>	<b>7,515,700</b>	<b>7,008,464</b>	<b>1,154,650</b>	<b>340,160</b>	<b>86,041,601,843</b>	<b>71,529,560,761</b>
<b>PAYMENTS</b>									
Interest on Term Loan		-	-	-	-	-	-	828,421,661	780,723,827
Interest on Clients' Deposit		-	-	-	-	-	-	432,809,777	210,204,274
Interest on Staff Welfare Deposits		-	-	-	-	-	-	-	-
Bank Charges & Commission		5,763	-	8,005	18,836	3,498	-	62,464,554	50,059,403
Salary & Allowances		10,500	585,857	2,396,483	2,713,969	221,000	289,050	1,702,109,832	1,346,793,203
Office Rent		-	-	-	14,400	27,500	6,000	116,739,820	100,149,049
Printing, Stationeries & Supplies		9,537	18,041	-	14,712	6,904	2,028	29,687,063	33,224,456
Travelling & Transportation		10,810	6,660	3,620	10,737	16,225	6,757	102,342,708	75,419,984
Utilities		200,705	166,189	55,932	18,150	15,743	-	44,640,881	45,131,307
Postage & Telegram		-	-	-	1,399	-	-	1,070,676	659,219
Repair & Maintenance		123,280	109,325	19,550	23	223,042	-	52,754,516	52,746,716
Entertainment		27,995	17,230	8,444	7,762	21,186	30,260	12,530,961	9,861,266
Training & Development Expenses		-	-	-	2,965,847	-	1,125	29,346,137	14,586,996
Training Material Expenses		-	-	-	-	-	-	26,739	784,803
General Expenses		123,397	28,774	10,300	16,191	2,220	2,560	9,622,006	11,072,129
Recruitment Expenses		-	-	-	-	-	-	5,095	818,470
Legal Expenses		5,000	-	-	-	-	-	15,854,011	6,917,458
Audit Fees		-	-	-	-	-	-	-	20,000
Interest paid to CLWP		-	-	-	-	-	-	-	104,330
Board Member Honorarium		-	-	-	-	-	-	3,600,000	3,456,000
Professional Fees		-	-	-	-	-	-	58,675	289,222
Membership Fees		-	-	-	-	-	-	1,243,040	4,528,456
Promotional Activities		-	-	-	-	-	-	6,610,426	7,957,822
Staff Materials		-	-	-	-	-	-	1,845,535	1,378,269
Material Support to Beneficiary		-	-	-	-	-	-	1,007,170	2,280,015
Program Materials Expenses		-	1,259,955	-	-	561,066	450	17,844,970	26,270,505
Claim Settlement		-	-	-	-	-	-	-	-
Payments for purchases of Property, Plant & Equipment	6	1,798,544	44,584,274	2,529,610	897	31,590	-	112,196,348	73,747,416
Investment	7	-	-	-	-	-	-	-	-
Loan Disburse to Clients	8	-	-	-	-	-	-	44,127,367,100	35,036,311,000
Other Loans Refund (Staff)	9	-	-	-	-	-	-	15,494,650	67,555,654
New Term Deposits	10	-	-	-	-	-	-	637,127,259	1,069,675,833
Purchases of Stocks	11	-	-	-	-	-	-	6,490,174	1,709,107
Accounts Receivable	12	-	-	-	-	-	-	1,162,660	43,961,225
Payments against Deposits & Term Loan Refund	13	5,556,955	5,095,113	121,143	-	-	-	971,862,685	142,911,247
Client's Deposit Refund	19	-	-	-	-	-	-	13,689,727,787	14,294,292,180
Security Deposit Refund	20	-	-	-	-	-	-	6,098,731,947	3,800,084,810
Staff Welfare Fund Refund	21	-	-	-	-	-	-	-	5,000
Risk Coverage Fund Refund	22	-	-	-	-	-	-	84,946	27,500
Other Loans Refund	23	-	-	-	-	-	-	59,287,443	39,683,408
Accounts Payable	24	77,543	6,566,967	1,958,865	-	-	-	159,103,702	73,095,831
Provision Paid for expenses	25	-	-	-	-	-	-	29,900,935	24,422,829
Other Liabilities Refund	26	-	-	-	-	-	-	3,563,800	2,736,250
Inter Project Loan Refund		57,260,491	2,166,970	2,300	-	20,000	-	15,875,890,297	13,719,081,115
Cash and Cash Equivalents		181,366.00	-	401,448	1,225,541	4,676	1,930	543,621,086	354,823,177
<b>Total</b>		<b>65,391,886</b>	<b>60,605,355</b>	<b>7,515,700</b>	<b>7,008,464</b>	<b>1,154,650</b>	<b>340,160</b>	<b>86,041,601,843</b>	<b>71,529,560,761</b>

United Development Initiatives for Programmed Actions (UDDIPAN)  
Segmental Statement of Cash Flows  
For the year ended 30 June 2024

37. Segmental Financial Information (Contd.)

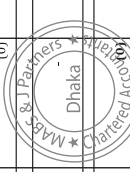
Particulars	Notes	PKSF, Bank & Financial Institution	SOLAR (UDDIPAN)	SOLAR (IDCOL)	UMFP	Bazar Samitee	Total MFP 6=(1 to 5)	Rame Breeding	ENRICH	Remittance	Water Treatment Plant	Adolescent	Agricultural Training Center
<b>Cash flow from operating activities</b>													
Surplus for the year	15	524,542,790	(79)	2,482,050	(473,215,789)	430,459	54,239,430	(33,980)	(2,879,154)	(990)	(118,366)	-	(2,489,818)
Add: Prior Adjustment	15	(8,542,141)	(2,061)	1,944,762	(78,523,968)	(339,799)	(85,863,208)	-	-	-	-	-	-
Depreciation	6	15,830,535	-	42,281	28,400,805	-	44,273,621	33,980	-	300	208,140	-	318,421
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 Derivatives	18	688,473	-	-	5,244,423	-	5,932,896	-	-	-	-	-	-
<b>Sub total of non cash items</b>	8	<b>1,031,575,192</b>	<b>(2,140)</b>	<b>4,469,093</b>	<b>(187,838,368)</b>	<b>1,599,555</b>	<b>849,803,331</b>	<b>-</b>	<b>(2,879,154)</b>	<b>(690)</b>	<b>89,774</b>	<b>-</b>	<b>(2,171,397)</b>
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	-	-	-	-	-	771,160
Increase Other Loans	9	(7,797,509)	-	5,006	(32,700,257)	-	(40,492,760)	-	-	-	-	-	(85,255)
Increase Accounts Receivable	12	8,924,584	-	-	61,535,461	-	70,460,045	157,500	726,448	-	-	(1,533,947)	-
Deposits & Prepayments	13	9,719,004	1,739	(102,016)	(503,102,785)	-	(493,484,057)	-	-	-	-	-	10,037,275
Accounts Payable	24	24,619,374	-	(75,419)	4,920,850	2,340	29,467,144	-	-	-	(16,173)	-	7,382
Provisions for expenses	25	130,970,353	-	-	38,578,918	-	169,549,271	-	-	-	(169,092)	-	-
Other Liabilities	26	(18,802,260)	-	-	14,057,337	-	(3,247,860)	-	-	-	(185,265)	-	-
<b>Sub-Total</b>		<b>627,206,063</b>	<b>1,739</b>	<b>(156,517)</b>	<b>(2,334,633,912)</b>	<b>(13,938,377)</b>	<b>(1,721,521,003)</b>	<b>157,500</b>	<b>726,448</b>	<b>-</b>	<b>(1,533,947)</b>	<b>-</b>	<b>10,036,562</b>
<b>Total Net cash used in operating activities</b>		<b>1,658,781,256</b>	<b>(401)</b>	<b>4,312,576</b>	<b>(2,522,472,281)</b>	<b>(12,338,822)</b>	<b>(871,717,672)</b>	<b>157,500</b>	<b>(2,152,706)</b>	<b>(690)</b>	<b>(95,491)</b>	<b>(1,533,947)</b>	<b>7,865,165</b>
<b>Cash flow from investing activities</b>													
Property, Plant and Equipment	6	(8,731,617)	-	-	(19,124,353)	-	(27,855,970)	-	-	-	-	-	(35,301,856)
Investment	7	-	-	-	-	-	-	-	-	-	-	-	-
New Term Deposit	10	-	-	-	(698,759,693)	-	(698,759,693)	-	-	-	-	-	-
Term Deposit Encashment	10	-	-	-	286,549,258	-	286,549,258	-	-	-	-	-	-
<b>Net cash used in investing activities</b>		<b>(8,731,617)</b>	<b>-</b>	<b>-</b>	<b>(431,334,788)</b>	<b>-</b>	<b>(440,066,405)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(35,301,856)</b>
<b>Cash flow from financing activities</b>													
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	20	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	(216,891)	2,846,570	-	135,000	1,533,947	27,150,000
Inter-Projects Loan Refund		(3,531,486,110)	-	(8,446,210)	(154,311,770)	-	(3,694,244,090)	-	-	-	-	-	-
<b>Net cash used in financing activities</b>		<b>(1,469,700,915)</b>	<b>-</b>	<b>(10,446,210)</b>	<b>3,603,112,820</b>	<b>14,282,782</b>	<b>2,137,248,477</b>	<b>(216,891)</b>	<b>2,846,570</b>	<b>-</b>	<b>135,000</b>	<b>1,533,947</b>	<b>27,150,000</b>
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	(59,391)	693,864	(690)	39,509	(286,691)	
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	59,391	1,027,724	675,788	10,588		327,567
<b>Cash and cash equivalents at end of the year</b>	<b>14.00</b>	<b>319,469,399</b>	<b>44,125</b>	<b>5,605,947</b>	<b>980,568,920</b>	<b>2,561,033</b>	<b>1,308,249,424</b>	<b>-</b>	<b>1,721,588</b>	<b>675,098</b>	<b>50,097</b>	<b>-</b>	<b>40,876</b>



[Annexure -I]  
[Amount in BDT]

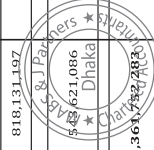
37. Segmental Financial Information (Contd.)

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
		13.00	14	15	16	17	18	19	20.00	21	22	23	24
<b>Cash flow from operating activities</b>													
Surplus for the year	15	272,947.00	2,798,374	16,168,354	3,117,256	(372,063)	2,009,801	(48,978)	(78,807.00)	(127,628)	(3,854,771)	(11,730,898)	(2,363,477)
Add: Prior Adjustment	15	(25,799)	(46,222)	(2,327,126)					(826,241)		(926,241)		
Depreciation	6	6,661,853.00	2,337,104	1,497,968			2,286,202	79,008	79,753.00	127,283	1,552,456	11,451,325	616,018
Non cash transaction				(2,053,444)			253,869						
Loan Loss Reserve Fund (LLRF) - MFP	17												
Risk Coverage Fund	23												
Provision against investment and Deposits & Advances	18												
<b>Sub total of non cash items</b>		<b>6,909,001.00</b>	<b>5,089,256</b>	<b>13,285,752</b>	<b>3,117,256</b>	<b>(372,063)</b>	<b>4,549,872</b>	<b>30,030</b>	<b>946.00</b>	<b>(345)</b>	<b>(3,128,556)</b>	<b>(279,573)</b>	<b>(1,747,459)</b>
Loan Disbursed to Clients	8												
Loan Realized from Clients	8												
Inventories	11												
Increase Other Loans	9	(138,564.00)					(99,000)						
Increase Accounts Receivable	12	(72,569.00)	(23,222)	59,354	(696,904)		(1,229,564)					(351,300)	
Deposits & Prepayments	13	(1,213,000)	38,330	(149,468,088)	(455,940)		(1,427,490)				229,927	4,068,377	337,923
Accounts Payable	24	(2,380,738.00)	(316,805)	46,090		16,065	(4,199,176)			(139)	(146,270)	(6,565,128)	(184,429)
Provisions for expenses	25												
Other liabilities	26	(6,779,528.00)	(4,670,585)	(1)			(8,326,370)				(326,000)		
<b>Sub-Total</b>		<b>(9,373,112)</b>	<b>(4,972,282)</b>	<b>(149,362,965)</b>	<b>(1,152,844)</b>	<b>16,065</b>	<b>(15,281,601)</b>			<b>(139)</b>	<b>(242,344)</b>	<b>(2,848,051)</b>	<b>153,494</b>
<b>Total Net cash used in operating activities</b>		<b>(2,464,111.00)</b>	<b>116,974</b>	<b>(136,077,213)</b>	<b>1,964,412</b>	<b>(355,998)</b>	<b>(10,731,729)</b>	<b>30,030</b>	<b>946.00</b>	<b>(484)</b>	<b>(3,370,900)</b>	<b>(3,127,624)</b>	<b>(1,593,965)</b>
<b>Cash flow from investing activities</b>													
Property, Plant and Equipment	6	(652,256.00)	(556,905)	22,652,821			(20,345,799)				(33,899,255)	(13,888,087)	(1,225,547)
Investment	7			(9,000,000)									
New Term Deposit	10			(300,000)			(25,000,000)						
Term Deposit Encashment	10			300,000			15,000,000						
<b>Net cash used in investing activities</b>		<b>(652,256.00)</b>	<b>(556,905)</b>	<b>13,652,821</b>	<b>(10,414,018)</b>		<b>(30,345,799)</b>				<b>(33,899,255)</b>	<b>(13,888,087)</b>	<b>(1,225,547)</b>
<b>Cash flow from financing activities</b>													
Term Loan Receipts	19												
Term Loan Refunds	19	(4,568,844.00)	(2,817,350)										
Client's Deposit Receipt	20												
Client's Deposit Refund	20												
Interest on Clients' Deposit	21												
Staff Security Deposit Receipts	21			(5,000)									
Staff Security Deposit Refunds	22												
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	5,731,490	2,841,862	70,569,103		367,750	20,234,966		(0)		121,823,608	17,015,711	2,461,052
Inter Projects Loan Received			13,650	62,168,901		(71,557)		(28,500)		(79,308)	(83,972,470)		
Inter Projects Loan Refund		(1,562)											
<b>Net cash used in financing activities</b>		<b>1,161,084.27</b>	<b>38,162</b>	<b>132,733,004</b>	<b>7,385,063</b>	<b>296,193</b>	<b>20,234,966</b>	<b>(28,500)</b>	<b>(0.20)</b>	<b>(79,308)</b>	<b>37,851,138</b>	<b>17,015,711</b>	<b>2,461,052</b>
Net increase in cash and cash equivalents (A+B-C)		(1,955,382.73)	(401,749)	10,308,612	(1,064,543)	(59,805)	(20,842,562)	1,530	945.80	(79,792)	580,983	(0)	(358,461)
Cash and cash equivalents at beginning of the year		2,575,585.99	1,054,718	2,414,501	2,461,573	272,655	47,779,730	167,465	96,569.63	97,245	181,366		401,448
<b>Cash and cash equivalents at end of the year</b>	<b>14.00</b>	<b>620,303</b>	<b>652,949</b>	<b>12,723,113</b>	<b>1,397,030</b>	<b>212,850</b>	<b>26,937,168</b>	<b>168,995</b>	<b>97,515</b>	<b>17,453</b>	<b>762,349</b>		<b>42,987</b>



[Amount in BDT]

Particulars	Notes	RMTP	UDDIPAN Harbal	VGD	ICVGD	Suchala	UDDIPAN TV	DSCPGR	Reptiles Firm	FY 2023-2024	FY 2022-2023
		25	26	27	28	29	30	31	32	33= (6 to 32)	
<b>Cash flow from operating activities</b>											
Surplus for the year	15	13,328	(510,622)	250,487	(10,572)	(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	32,355	3,159	-	79,192	-	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									-	-
Share based investment and											
Dividends & Prepayments	18									5,932,896	731,839
<b>Sub total of non cash items</b>		<b>45,683</b>	<b>(507,463)</b>	<b>250,487</b>	<b>68,620</b>	<b>(60,025)</b>	<b>(2,909,167)</b>	<b>3,734,360</b>	<b>(5,250,347)</b>	<b>867,668,128</b>	<b>1,387,181,735</b>
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	(321,365)	-	-	-	-	-	-	-	671,74,476	14,736,206
Deposits & Prepayments	13	-	-	-	-	-	-	-	-	(630,125,776)	(530,787,788)
Accounts Payable	24	-	-	-	10,572	-	180	-	423,710,631	439,449,206,18	(92,497,517)
Provisions for expenses	25	-	-	-	308,999	-	-	-	169,549,271	609,526,143	609,526,143
Other Liabilities	26	-	-	-	319,571	-	180	-	423,710,631	(23,210,438)	44,377,072
<b>Sub- Total</b>		<b>(321,365)</b>	<b>(507,463)</b>	<b>-</b>	<b>388,191</b>	<b>(60,025)</b>	<b>(2,908,987)</b>	<b>3,734,360</b>	<b>418,460,284</b>	<b>(1,471,674,466)</b>	<b>(4,171,036,439)</b>
<b>Total Net cash used in operating activities</b>		<b>(275,682)</b>	<b>(507,463)</b>	<b>250,487</b>	<b>388,191</b>	<b>(60,025)</b>	<b>(2,908,987)</b>	<b>3,734,360</b>	<b>418,460,284</b>	<b>(604,006,338)</b>	<b>(2,783,854,704)</b>
<b>Cash flow from investing activities</b>											
Property, Plant and Equipment	6	-	-	-	(565,857)	-	(1,026,089)	-	(417,813,051)	(112,664,800)	(259,217,141)
Investment	7									(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
<b>Net cash used in investing activities</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>(565,857)</b>	<b>-</b>	<b>(1,026,089)</b>	<b>-</b>	<b>(417,813,051)</b>	<b>(972,102,304)</b>	<b>(122,486,794)</b>
<b>Cash flow from financing activities</b>											
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									(5,000)	(90,000)
Staff Security Deposit Refunds	21									10,114,311	4,430,325
Staff Welfare Fund Receipts	22									(2,729,248)	(34,325)
Staff Welfare Fund Refunds	22									31,542,248	(84,946)
Risk Coverage fund receipts	23				1,904,686	121,957	4,183,016	-	-	(304,316,596)	(244,79,868)
Risk Coverage fund payments	23	-	515,000	-	1,904,686	-	-	-	-	3,716,465,423	903,958,923
Inter Projects Loan Received		-	-	(250,487)	-	-	-	-	-	(3,716,465,423)	(903,958,923)
Inter Projects Loan Refund		-	-	(250,487)	-	-	-	-	-	2,394,239,838	3,095,139,407
<b>Net cash used in financing activities</b>		<b>-</b>	<b>515,000</b>	<b>(250,487)</b>	<b>1,904,686</b>	<b>121,957</b>	<b>4,183,016</b>	<b>-</b>	<b>-</b>	<b>818,131,197</b>	<b>188,797,909</b>
Net increase in cash and cash equivalents (A+B+C)		(275,682)	7,537	-	1,727,020	61,932	247,940	3,734,360	647,233	818,131,197	188,797,909
Cash and cash equivalents at beginning of the year		1,225,541	4,676	1,930	-	-	-	-	-	543,621,086	354,823,177
<b>Cash and cash equivalents at end of the year</b>	<b>14.00</b>	<b>949,859</b>	<b>12,213</b>	<b>1,930</b>	<b>1,727,020</b>	<b>61,932</b>	<b>247,940</b>	<b>3,734,360</b>	<b>647,233</b>	<b>1,361,752,283</b>	<b>543,621,086</b>



United Development Initiatives for Programmed Actions (UDDIPAN)  
Segmental Statement of Cash Flows  
For the year ended 30 June 2023

**37. Segmental Financial Information (Contd.)**

Particulars	Notes	PKSF, Bank & Financial Institution	Training Center	SOLAR (UDDIPAN)	SOLAR (IDCOL)	Anukul Foundation Funded	UMFP	Bazar Samitee	Total MFP	Reame Breeding	ENRICH	Remittance	Water Treatment Plant
		1	2	3	4	5	6	7	8=(1 to 7)	9	10	11	12
<b>Cash flow from operating activities</b>													
Surplus for the year	15	1,196,478,536	-	(298,567)	4,023,423	-	(97,470,447)	990,576	1,103,723,521	(212,870)	(1,012,701)	(2,180)	(437,690)
Add: Prior Adjustment	15	(43,001,966)	-	(200,463)	(806,531)	-	(23,898,051)	-	(67,907,011)	-	-	-	-
Depreciation	6	15,307,269	-	233	75,223	-	21,806,145	-	37,188,870	33,980	-	300	208,068
Non cash transaction		4,164,977	(4,411,995)	-	-	(1,796,593)	1,787,142	-	(256,469)	-	-	-	-
Loan Loss Reserve Fund (LLRF) - MFP	17	101,178,181	-	-	-	-	169,104,179	-	270,282,360	-	-	-	-
Risk Coverage Fund	23	-	-	-	-	-	-	-	-	-	-	-	-
Provision against Investment and Deposits & Prepayments	18	(38,768,830)	-	-	-	-	39,500,669	-	731,839	-	-	-	-
<b>Sub total of non cash items</b>		<b>1,235,358,168</b>	<b>(4,411,995)</b>	<b>(498,797)</b>	<b>3,292,115</b>	<b>(1,796,593)</b>	<b>110,829,636</b>	<b>990,576</b>	<b>1,343,763,111</b>	<b>(178,890)</b>	<b>(1,012,701)</b>	<b>(1,880)</b>	<b>(229,622)</b>
Loan Disbursed from Clients	8	(24,651,359,200)	-	-	-	-	(19,898,733,630)	(17,800,000)	(44,567,892,830)	-	-	-	-
Loan Realized from Clients	8	23,867,874,185	-	-	-	440,193,411	16,037,256,351	11,385,290	40,356,709,237	-	-	-	-
Inventories	11	(920,722)	-	325,008	-	-	(1,862,244)	-	(2,457,958)	297,456	-	-	-
Increase Other Loans	9	5,694,462	4,548,002	-	21,996	-	(18,406,806)	-	(8,142,346)	-	-	-	-
Increase Accounts Receivable	12	106,149,274	79,171	-	2,044,839	-	(100,110,802)	-	8,162,482	(157,500)	(2,947,523)	-	11,738
Deposits & Prepayments	13	36,537,300	67,376	200,194	(30,687)	-	(567,262,053)	-	(530,487,869)	-	-	-	-
Accounts Payable	24	(78,684,084)	(10,762,288)	-	(1,308,335)	-	(15,767,298)	-	(106,522,005)	-	-	-	(225,179)
Provisions for expenses	25	532,854,033	-	-	-	-	76,672,110	-	609,526,143	-	-	-	-
Other Liabilities	26	5,329,428	-	-	-	-	25,629,330	-	30,958,758	-	-	-	(162,112)
<b>Sub- Total</b>		<b>(176,525,324)</b>	<b>(6,067,739)</b>	<b>525,202</b>	<b>727,813</b>	<b>440,193,411</b>	<b>(4,462,585,042)</b>	<b>(6,414,710)</b>	<b>(4,210,146,389)</b>	<b>139,956</b>	<b>(2,947,523)</b>	-	<b>(375,553)</b>
<b>Total Net cash used in operating activities</b>		<b>1,058,832,843</b>	<b>(10,479,734)</b>	<b>26,405</b>	<b>4,019,929</b>	<b>438,396,818</b>	<b>(4,351,755,405)</b>	<b>(5,424,134)</b>	<b>(2,866,383,278)</b>	<b>(38,934)</b>	<b>(3,960,224)</b>	<b>(1,880)</b>	<b>(605,175)</b>
<b>Cash flow from investing activities</b>													
Property, Plant and Equipment	6	(17,043,513)	4,771,848	-	-	2,479,279	(152,650,312)	-	(162,442,698)	-	-	-	(520)
Investment	7	-	-	-	-	-	-	-	-	-	-	-	-
New Term Deposit	10	-	-	-	-	-	(2,829,377,319)	-	(2,829,377,319)	-	-	-	-
Term Deposit Encashment	10	2,303,555,593	-	-	-	-	689,008,846	-	2,992,564,439	-	-	-	-
<b>Net cash used in investing activities</b>		<b>2,286,512,080</b>	<b>4,771,848</b>	-	-	<b>2,479,279</b>	<b>(2,293,018,784)</b>	-	<b>744,422</b>	-	-	-	<b>(520)</b>
<b>Cash flow from financing activities</b>													
Term Loan Receipts	19	3,114,815,000	-	-	-	-	19,516,227,932	-	22,631,042,932	-	-	-	-
Term Loan Refunds	19	(5,842,641,279)	-	-	-	(66,778,662)	(14,267,966,371)	-	(20,177,386,312)	-	-	-	-
Client's Deposit Receipt	20	6,971,118,178	-	-	-	-	4,114,427,176	2,837,407	11,088,382,761	-	-	-	-
Client's Deposit Refund	20	(7,690,181,351)	-	-	-	(161,838,289)	(2,983,744,368)	(319,741)	(10,836,083,749)	-	-	-	-
Interest on Clients' Deposit		218,359,050	-	-	-	-	109,372,726	-	327,731,776	-	-	-	-
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	172,528,329	-	-	-	-	136,077,934	121,811	308,728,074	-	-	-	-
Risk Coverage fund payments	23	(151,893,060)	-	-	-	(3,721,760)	(244,179,868)	-	(244,179,868)	-	-	-	-
Inter Projects Loan Received		(127,185,863)	(53,066,826)	(25,832)	25,832	232,338,711	692,065,325	3,401,730	747,553,077	98,325	4,078,541	-	554,711
Inter Projects Loan Refund		(62,297,186)	58,630,672	-	(2,142,545)	(440,876,097)	(389,272,963)	-	(835,958,119)	-	-	-	-
<b>Net cash used in financing activities</b>		<b>(3,397,378,181)</b>	<b>5,563,846</b>	<b>(25,832)</b>	<b>(2,116,713)</b>	<b>(440,876,097)</b>	<b>6,838,622,344</b>	<b>6,041,207</b>	<b>3,009,830,573</b>	<b>98,325</b>	<b>4,078,541</b>	-	<b>554,711</b>
Net increase in cash and cash equivalents (A+B+C)		(52,033,258)	(144,040)	573	1,903,216	-	193,848,154	617,073	144,191,717	59,391	118,548,188	(1,880)	(50,984)
Cash and cash equivalents at beginning of the year		191,153,934	144,040	43,953	9,836,366	-	137,415,014	-	338,593,307	-	90,940,714	67,268	61,572
<b>Cash and cash equivalents at end of the year</b>	<b>14.00</b>	<b>139,120,676</b>	<b>(0)</b>	<b>44,526</b>	<b>11,739,581</b>	<b>-</b>	<b>331,263,168</b>	<b>617,073</b>	<b>482,785,024</b>	<b>59,391</b>	<b>1,027,288</b>	<b>65,388</b>	<b>10,588</b>

**37. Segmental Financial Information (Contd.)**

[Annexure -J]  
[Amount in BDT]

Particulars	Notes	Adolescent	Agricultural Training Center	Solar Mini-grid	Solar Irrigation	ICS	UDDIPAN Fund	Staff Welfare Fund	Health Care	UDDIPAN Health Care	SEEDS	WASH	ROSC
		13	14	15	16	17	18	19	20	21	22	23	24
<b>Cash flow from operating activities</b>													
Surplus for the year	15	-	(3,259,058)	(3,918,428)	2,442,692	-	15,534,868	1,859,648	(418,381)	22,977,188	(76,657)	(137,328)	(127,399)
Add: Prior Adjustment	15	-	-	-	(19,404)	-	160,215	-	-	-	-	-	-
Depreciation	6	-	283,041	9,547,743	2,275,660	-	1,863,515	-	-	126,054	79,008	84,256	127,283
Non cash transaction		-	-	-	-	-	-	-	-	127,620	-	-	-
Loan Loss Reserve Fund (LLRF) - MFP	17	-	-	-	-	-	-	-	-	-	-	-	-
Risk Coverage Fund	23	-	-	-	-	-	-	-	-	-	-	-	-
Provision against Investment and Deposits & Prepayments	18	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sub total of non cash items</b>		-	<b>(2,976,017)</b>	<b>5,629,315</b>	<b>4,698,948</b>	-	<b>17,588,598</b>	<b>1,859,648</b>	<b>(418,381)</b>	<b>23,230,862</b>	<b>2,351</b>	<b>(53,072)</b>	<b>(116)</b>
Loan Disbursed to Clients	8	-	-	-	-	-	-	-	-	-	-	-	-
Loan Realized from Clients	8	-	-	-	-	-	-	-	-	-	-	-	-
Inventories	11	-	(58,211)	-	-	-	(0)	-	-	-	-	-	-
Increase Other Loans	9	-	17,098	-	-	-	-	-	-	-	-	-	-
Increase Accounts Receivable	12	328,291	17,480	299,640	563,187	166,460	10,088,600	1,336,354	-	(352,550)	-	-	-
Deposits & Prepayments	13	-	(9,382,275)	(19,756)	614,081	1,455	(4,244,194)	-	-	860,500	-	-	-
Accounts Payable	24	-	4,746	2,390,231	374,794	(103,770)	(197,578)	-	6,175	4,965,002	-	0	-
Provisions for expenses	25	-	-	-	-	-	-	-	-	-	-	-	-
Other Liabilities	26	-	-	(6,779,529)	(4,670,586)	-	(372,500)	-	-	25,077,040	-	-	-
<b>Sub- Total</b>		<b>328,291</b>	<b>(9,401,162)</b>	<b>(4,109,414)</b>	<b>(3,118,524)</b>	<b>64,145</b>	<b>5,274,327</b>	<b>1,336,354</b>	<b>6,175</b>	<b>30,549,992</b>	<b>-</b>	<b>0</b>	<b>-</b>
<b>Total Net cash used in operating activities</b>		<b>328,291</b>	<b>(12,377,179)</b>	<b>1,519,901</b>	<b>1,580,424</b>	<b>64,145</b>	<b>22,832,925</b>	<b>3,196,002</b>	<b>(412,206)</b>	<b>53,780,854</b>	<b>2,351</b>	<b>(53,072)</b>	<b>(116)</b>
<b>Cash flow from investing activities</b>													
Property, Plant and Equipment	6	-	(781,198)	(4,664,844)	(823,225)	-	-	-	-	(542,700)	-	-	-
Investment	7	-	-	-	-	-	-	-	-	-	-	-	-
New Term Deposit	10	-	-	(70,000)	-	-	-	(8,596,283)	-	(20,000,000)	-	-	-
Term Deposit Encashment	10	-	-	-	2,209,510	-	-	-	-	-	-	-	-
<b>Net cash used in investing activities</b>		<b>-</b>	<b>(781,198)</b>	<b>(4,734,844)</b>	<b>1,386,285</b>	<b>-</b>	<b>-</b>	<b>(8,596,283)</b>	<b>-</b>	<b>(20,542,700)</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Cash flow from financing activities</b>													
Term Loan Receipts	19	-	-	-	-	-	-	-	-	-	-	-	-
Term Loan Refunds	19	-	-	(4,568,844)	(2,782,744)	-	-	-	-	-	-	-	-
Client's Deposit Receipt	20	-	-	-	-	-	-	-	-	-	-	-	-
Client's Deposit Refund	20	-	-	-	-	-	-	-	-	-	-	-	-
Interest on Clients' Deposit	21	-	-	-	-	-	-	-	-	-	-	-	-
Staff Security Deposit Receipts	21	-	-	-	-	-	(90,000)	-	-	-	-	-	-
Staff Security Deposit Refunds	21	-	-	-	-	-	-	4,430,325	-	-	-	-	-
Staff Welfare Fund Receipts	22	-	-	-	-	-	-	(84,946)	-	-	-	-	-
Staff Welfare Fund Refunds	22	-	-	-	-	-	-	-	-	-	-	-	-
Risk Coverage fund receipts	23	-	-	-	-	-	-	-	-	-	-	-	-
Risk Coverage fund payments	23	-	-	-	-	-	-	-	-	-	-	-	-
Inter Projects Loan Received	23	-	13,186,740	10,016,250	150,000	(1,064,344)	(1,966,755)	-	282,866	306,559	-	-	-
Inter Projects Loan Refund		(328,291)	187,210	38,750	(5,000)	900,000	(21,078,113)	-	-	13,920,932	-	0	-
<b>Net cash used in financing activities</b>		<b>(328,291)</b>	<b>13,373,950</b>	<b>5,486,156</b>	<b>(2,637,744)</b>	<b>(164,344)</b>	<b>(23,134,868)</b>	<b>4,345,379</b>	<b>282,866</b>	<b>14,227,490</b>	<b>-</b>	<b>0</b>	<b>-</b>
Net increase in cash and cash equivalents (A+B+C)		-	215,573	2,271,213	328,965	(100,199)	(301,942)	(1,054,902)	(129,340)	47,465,644	2,351	(53,072)	(116)
Cash and cash equivalents at beginning of the year		-	111,994	304,373	725,753	100,199	2,716,443	3,516,475	401,995	314,087	167,468	1,006,570	97,361
<b>Cash and cash equivalents at end of the year</b>	<b>14.00</b>	<b>-</b>	<b>327,567</b>	<b>2,575,586</b>	<b>1,054,718</b>	<b>-</b>	<b>2,414,501</b>	<b>2,461,573</b>	<b>272,655</b>	<b>47,779,730</b>	<b>167,468</b>	<b>952,500</b>	<b>97,245</b>

37. Segmental Financial Information (Contd.)

[Amount in BDT]

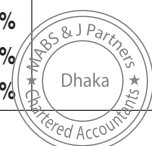
Particulars	Notes	Vakurta-1	Vakurta-2	Rupgonj	RMTP	UDDIPAN Harhal	VGD	FY 2022-2023	FY 2021-2022
		25	26	27	28	29	30	31= (13 to 30)	
<b>Cash flow from operating activities</b>									
Surplus for the year	15	(3,415,646)	(3,891,976)	(1,666,538)	102,457	(843,324)	413,230	1,127,633,428	367,186,511
Add: Prior Adjustment	15	-	-	-	-	-	-	(67,766,200)	(32,651,194)
Depreciation	6	1,500,931	2,825,997	251,337	32,324	790	-	56,429,157	47,499,620
Non cash transaction		-	-	-	-	-	-	(48,792)	(48,792)
Loan Loss Reserve Fund (LLRF) - MFP	17	-	-	-	-	-	-	270,282,360	(24,846,569)
Risk Coverage Fund	23	-	-	-	-	-	-	-	-
Provision against Investment and Deposits & Prepayments	18	-	-	-	-	-	-	731,839	32,928,630
<b>Sub total of non cash items</b>		<b>(1,914,715)</b>	<b>(1,065,979)</b>	<b>(1,415,201)</b>	<b>134,781</b>	<b>(842,534)</b>	<b>413,230</b>	<b>1,387,181,735</b>	<b>390,068,207</b>
Loan Disbursed from Clients	8	-	-	-	-	-	-	(44,567,892,830)	(35,280,846,036)
Loan Realized from Clients	8	-	5,137,000	-	-	-	-	40,356,709,237	27,719,259,288
Inventories	11	-	-	-	-	-	-	2,918,287	(3,875,099)
Increase Other Loans	9	-	-	-	-	-	-	(8,125,248)	(28,678,759)
Increase Accounts Receivable	12	-	149,132	91,740	(3,021,324)	-	-	14,736,206	58,447,169
Deposits & Prepayments	13	(127,595)	(1,556,353)	13,554,219	-	-	-	(530,787,788)	(15,601,390)
Accounts Payable	24	104,925	6,562,063	143,079	-	-	-	(92,497,517)	86,806,939
Provisions for expenses	25	-	-	-	-	-	-	609,526,143	6,399,979
Other Liabilities	26	326,000	-	-	-	-	-	44,377,072	273,920,432
<b>Sub- Total</b>		<b>303,330</b>	<b>10,291,842</b>	<b>13,789,038</b>	<b>(3,021,324)</b>	<b>-</b>	<b>-</b>	<b>(4,171,036,439)</b>	<b>(7,184,167,478)</b>
<b>Total Net cash used in operating activities</b>		<b>(1,611,385)</b>	<b>9,225,863</b>	<b>12,373,837</b>	<b>(2,886,543)</b>	<b>(842,534)</b>	<b>413,230</b>	<b>(2,783,854,704)</b>	<b>(6,794,099,272)</b>
<b>Cash flow from investing activities</b>									
Property, Plant and Equipment Investment	6	(1,746,001)	(70,017,762)	(18,165,706)	(897)	(31,590)	-	(259,217,141)	(92,963,102)
New Term Deposit	7	-	-	-	-	-	-	-	-
Term Deposit Encashment	10	-	-	-	-	-	-	(2,858,043,602)	(1,929,968,747)
<b>Net cash used in investing activities</b>		<b>(1,746,001)</b>	<b>(70,017,762)</b>	<b>#####</b>	<b>(897)</b>	<b>(31,590)</b>	<b>-</b>	<b>(2,994,773,949)</b>	<b>2,153,924,875</b>
<b>Cash flow from financing activities</b>									
Term Loan Receipts	19	-	-	-	-	-	-	22,631,042,932	22,194,252,251
Term Loan Refunds	19	-	-	-	-	-	-	(20,184,737,900)	(20,046,563,621)
Client's Deposit Receipt	20	-	-	-	-	-	-	11,086,382,761	7,591,315,874
Client's Deposit Refund	20	-	-	-	-	-	-	(10,836,083,749)	(4,177,994,754)
Interest on Clients' Deposit	21	-	-	-	-	-	-	327,731,776	371,507,107
Staff Security Deposit Receipts	21	-	-	-	-	-	-	-	-
Staff Security Deposit Refunds	21	-	-	-	-	-	-	(90,000)	(168,000)
Staff Welfare Fund Receipts	22	-	-	-	-	-	-	4,430,325	4,848,083
Staff Welfare Fund Refunds	22	-	-	-	-	-	-	(84,946)	(27,500)
Risk Coverage fund receipts	22	-	-	-	-	-	-	308,728,074	238,981,109
Risk Coverage fund payments	23	-	-	-	-	-	-	(244,179,868)	(135,955,638)
Inter Projects Loan Received	23	64,375,355	60,493,126	5,448,397	-	511,900	(65,823)	903,958,923	1,730,386,234
Inter Projects Loan Refund	23	(61,469,664)	257,008	-	-	-	(423,636)	(903,958,923)	(1,730,386,234)
<b>Net cash used in financing activities</b>		<b>2,905,691</b>	<b>60,750,134</b>	<b>5,448,397</b>	<b>-</b>	<b>511,900</b>	<b>(489,460)</b>	<b>3,095,139,407</b>	<b>6,040,194,911</b>
Net increase in cash and cash equivalents (A+B+C)		(451,695)	(41,766)	(343,472)	(2,887,440)	(362,224)	(76,230)	188,797,908	(674,824,976)
Cash and cash equivalents at beginning of the year		633,062	41,766	744,920	4,112,981	366,900	78,160	354,823,197	1,029,648,153
<b>Cash and cash equivalents at end of the year</b>	<b>14.00</b>	<b>181,366</b>	<b>-</b>	<b>401,448</b>	<b>1,225,541</b>	<b>4,676</b>	<b>1,930</b>	<b>543,621,086</b>	<b>354,823,177</b>

**Budget-Variance Analysis**  
**As on 30 June 2024**

Particulars	Budget (2023-2024)	Achievement (2023-2024)	Variance		Remarks
			Amount	(%)	
<b>INCOME:</b>					
Service Charges	7,578,073,220	6,060,165,459	(1,517,907,761)	-20.03%	
Interest on Term Deposit	157,640,538	176,794,005	19,153,467	12.15%	
Grants & Donations	127,027,996	74,381,457	(52,646,539)	-41.44%	
Other Income	1,092,858,363	47,347,590	(1,045,510,773)	-95.67%	
Recovery from Risk Coverage Fund	297,021,492	99,510,817	(197,510,675)	0%	
Bank Interest	10,335,366	14,719,721	4,384,355	42.42%	
<b>Total Income:</b>	<b>9,262,956,975</b>	<b>6,472,919,049</b>	<b>(2,790,037,926)</b>	<b>-30.12%</b>	
<b>EXPENDITURE:</b>					
<b>Financial Expenses:</b>					
Interest on Term Loan	1,050,913,132	1,497,760,552	(446,847,420)	-42.52%	
Interest on Client Deposit	1,356,794,563	747,490,229	609,304,334	44.91%	
Bank Charges/ Commission	48,799,587	37,626,330	11,173,257	22.90%	
<b>Total Financial Expenses</b>	<b>2,456,507,282</b>	<b>2,282,877,111</b>	<b>173,630,171</b>	<b>7.07%</b>	
<b>Operating Expenses:</b>					
Salaries & Benefits	2,501,367,319	2,469,991,678	31,375,641	1.25%	
Office Rent	164,593,654	130,587,891	34,005,763	20.66%	
Printing stationary & suppliers	55,322,839	29,403,867	25,918,972	46.85%	
Traveling and Transportation	127,718,387	127,058,943	659,444	0.52%	
Utilities	76,439,738	74,739,188	1,700,550	2.22%	
Postage and Telegram	3,997,142	1,318,675	2,678,467	67.01%	
Repair & Maintenance	146,206,262	62,259,213	83,947,049	57.42%	
Entertainment	17,569,674	14,150,643	3,419,031	19.46%	
Training & Development Expenses	88,059,161	66,917,881	21,141,280	24.01%	
General Expenses	21,045,387	11,527,067	9,518,320	45.23%	
Recruitment Expenses	1,604,025	638,655	965,370	60.18%	
Legal Expenses	27,238,797	28,769,860	(1,531,063)	-5.62%	
Audit Fee	1,800,000	1,590,600	209,400	11.63%	
Professional Fees	2,568,915	3,564,450	(995,535)	-38.75%	
Membership Fees	9,667,955	9,602,041	65,914	0.68%	
Board Members Honorarium	5,422,300	3,042,947	2,379,353	43.88%	
Promotional Activities	24,611,910	6,102,274	18,509,636	75.21%	
Program & Activity Cost	1,047,270,179	135,976,105	911,294,074	87.02%	
Material Support to Beneficiary	200,000	181,863	18,137	9.07%	
Income Tax	43,576,854	51,801,129	(8,224,275)	0%	
Depreciation	64,341,491	71,698,363	(7,356,872)	-11.43%	
Provision for LLP & Investment and Deposits & Prepayments	395,827,704	839,414,155	(443,586,451)	-112.07%	
<b>Total Operating Expenses:</b>	<b>4,826,449,693</b>	<b>4,140,337,489</b>	<b>686,112,204</b>	<b>14.22%</b>	
<b>Total Expenditures</b>	<b>7,282,956,975</b>	<b>6,423,214,600</b>	<b>859,742,375</b>	<b>11.80%</b>	
<b>Excess Of Income Over Expenditure</b>	<b>1,980,000,000</b>	<b>49,704,449</b>	<b>(1,930,295,551)</b>	<b>-97.49%</b>	

**Reasons for Variance****i) Total Income : Unfavorable Variance Tk. (2,790,037,926)**

UDDIPAN has taken massive extension 1000 Uddakta Unnoyan Kendras due to their support to clients. The most of the Uddakta Unnoyan Kendras are new and take time for break evenpoint.



# 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, 2024. The summary of the rating is presented below:

2023-2024 [CRAB]*	2022-2023 [CRAB]*	Definition	Date of Rating October 11, 2023, Valid till December 30, 2024
Long Term <b>AA2</b>	Long Term <b>AA2</b>	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 <b>ST-2</b>	Short Term <b>ST-2</b>	High capacity of timely payment. Liquidity factors and company fundamentals protection factors. Risk factors are very small.	
<b>Outlook: Stable</b>	<b>Outlook: Stable</b>		

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.



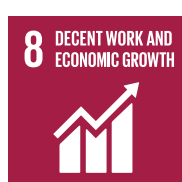
### 06 Ensure availability and sustainable management of water and sanitation for all

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**

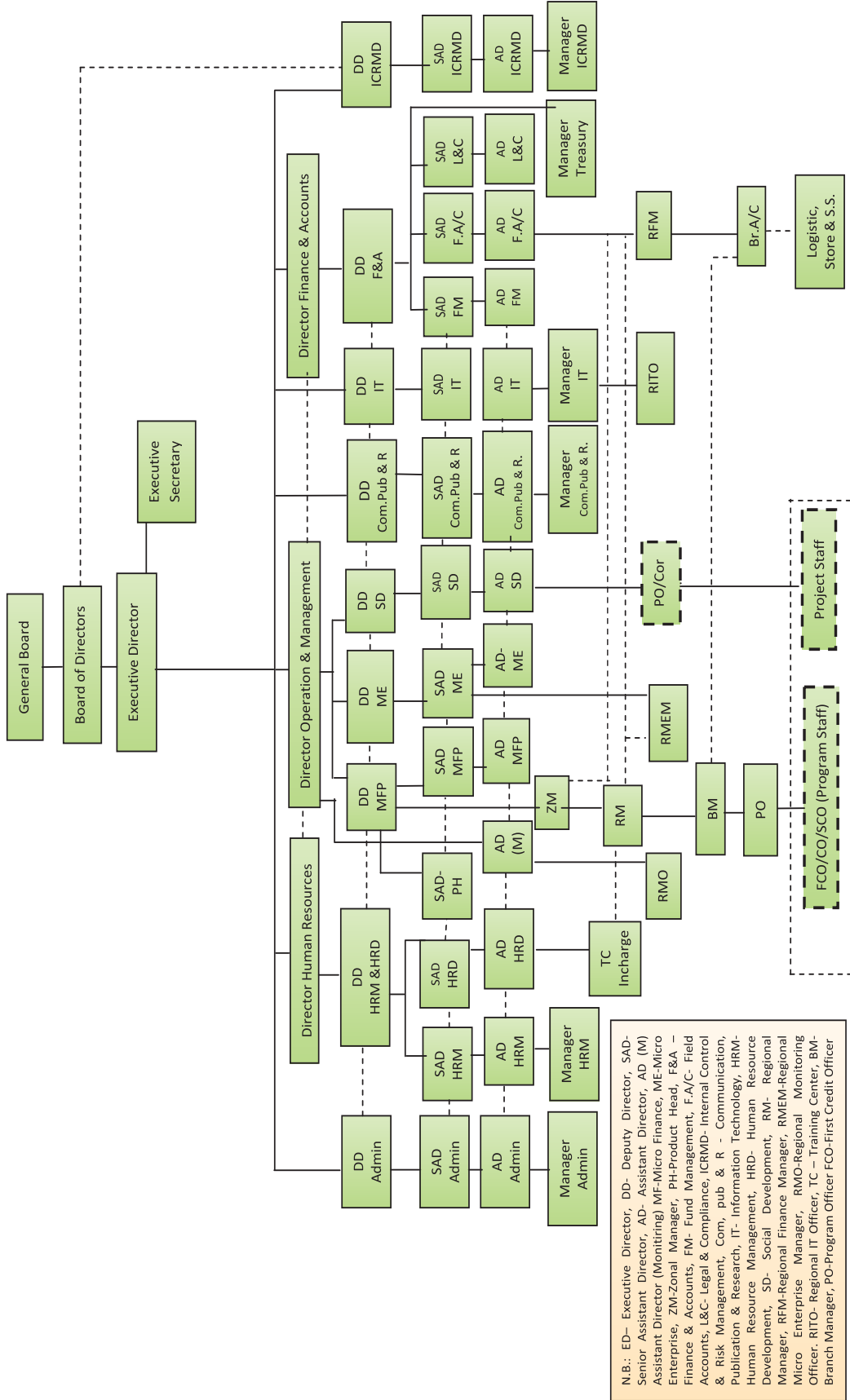
The government of Bangladesh has been working in pursuance of this goal. UDDIPAN has in fact tiny scope to contribute to attain the goal. However, as a development organization, UDDIPAN supplements and complements the government efforts towards achievement of this goal.



**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)



Note: Assistant Director (AD) includes –AD-1 & AD-2, Senior Assistant Director (SAD) includes –SAD-1 & SAD-2

## Acronyms

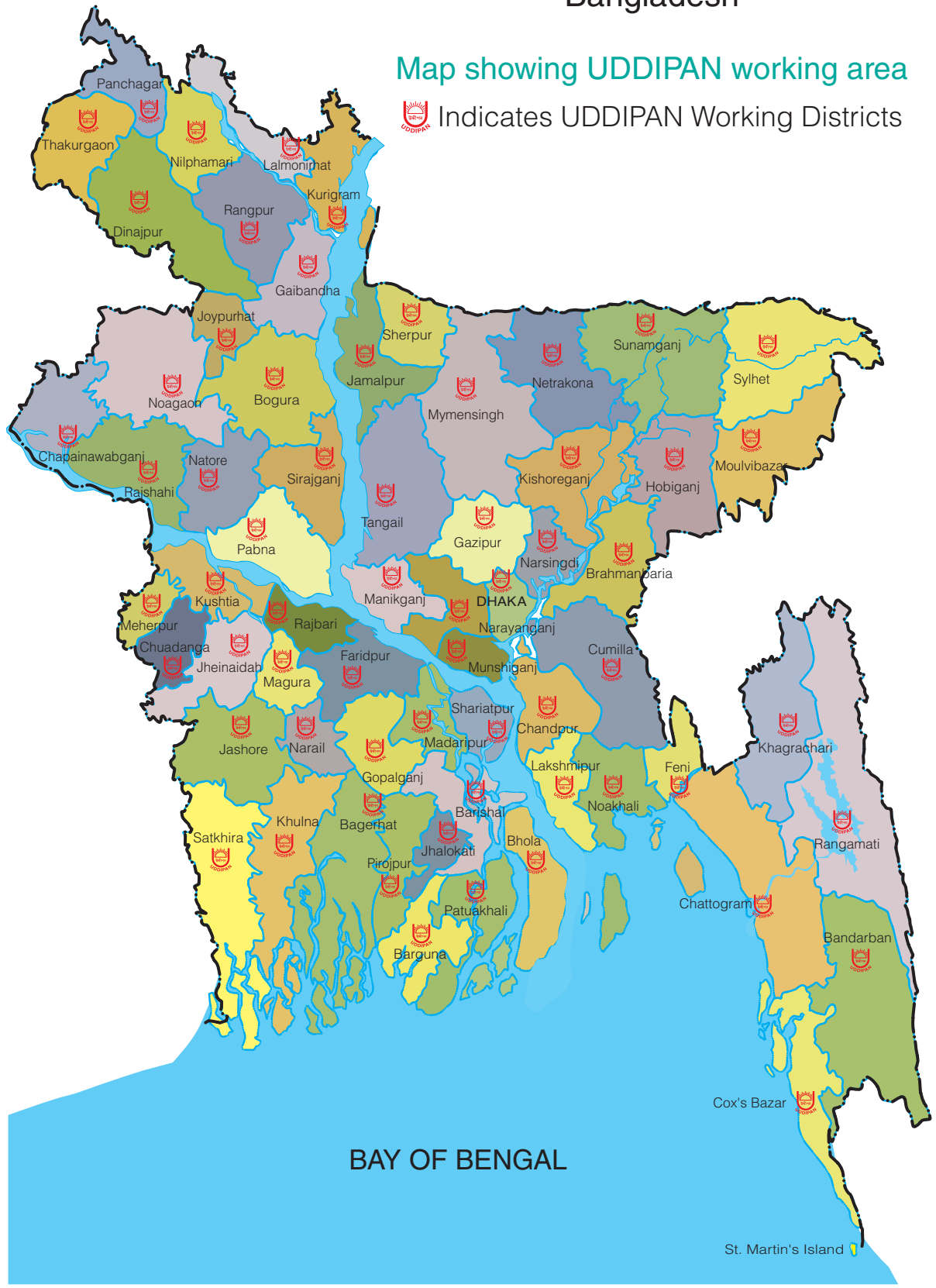
AF	Anukul Foundation	INAFI	International Network for Alternative Financial Institute
AGM	Annual General Meeting	IOM	International Organization for Migration
AMAN	Asian Muslim Action Networks	IT	Information Technology
ARF	Asian Resource Foundation	MDA	Market Development Approach
ATSEC	Action Against Trafficking & 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





**United Development Initiatives for Programmed Actions (UDDIPAN)**

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