



**People's Oriented Program Implementation (POPI)**  
 5/11-A, Block-E, Lalmatia, Dhaka-1207, Bangladesh  
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Annual Report  JULY 2016 - JUNE 2017



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# Acronyms

ANC	:	Antenatal Care
CBO	:	Community Based Organization
CCA	:	Climate Change Adaptation
CRR	:	Cumulative Recovery Rate
CSO	:	Civil Society Organization
CSR	:	Corporate Social Responsibility
DRR	:	Disaster Risk Reduction
ECCD	:	Early Childhood Care and Development
EKATA	:	Empowerment, Knowledge and Transformative Action
EIG	:	Economic and Income Generation
GoB	:	Government of Bangladesh
GPS	:	Government Primary School
HAP	:	Humanitarian Assistance Program
HEB	:	High Energy Biscuits
HID	:	Human Institutional Development
IGA	:	Income Generation Activity
KSK	:	Kishoree Shikkha –o- Kaj
MLE	:	Multi Lingual Education
NFPE	:	Non Formal Primary Education
OTR	:	On Time Realization
PNC	:	Post Natal Care
PCVA	:	Participatory Capacity and Vulnerability Analysis
POPI	:	People’s Oriented Program Implementation
PSC	:	Primary School Certificate
RBA	:	Rights Based Approach
RTI	:	Right to Information
SHOUHARDO III	:	Strengthening Household Ability to Respond to Development Opportunities III
SMC	:	School Management Committee
SOD	:	Standing Order on Disaster (GoB)
TBA	:	Trained Birth Attendants
UDCC	:	Union Development Coordination Committee
UEO	:	Upazila Education Officer
VAC	:	Violence Against Children
VAW	:	Violence Against Women
VRA	:	Vulnerability Risk Assessment

# Chairperson's Message



I feel deeply honoured and privileged for having the opportunity once again to present the activities and achievement of Peoples' Oriented Program Implementation (POPI) through this annual report.

On behalf of the Board of POPI, I would like to offer my heartiest thanks and gratitude to the people and communities we work with, our development partners at home and abroad, members of various government officials, elected representatives, fellow NGOs, CBOs and CSOs, and private sector colleagues for their excellent cooperation to POPI.

This is my great pleasure indeed to share with you that we had a very encouraging and successful year for furthering the cause of bringing meaningful changes in the lives and livelihoods of millions of program participants for whom POPI directs all its energy and efforts. With the generous help and assistance from all concerned, POPI further strengthened and geared up its efforts to attain planned achievements by implementing all activities with excellence in all its program areas. It was possible due to much needed financial, technical as well as policy supports that was extended to POPI by different partners and stakeholders.

Finally, let me express my sincere most thanks to my fellow board members, all staff members and POPI management team for their excellent work, meticulous planning and careful implementation to achieve the projected activities of the reporting year and making great contribution towards reaching POPI's long cherished goal of building a just, non-discriminatory and poverty free Bangladesh.

**Abdul Hamid Bhuiyan**  
Chairperson, POPI

# Executive Director's Message



The micro environment of Bangladesh for the year beginning from 1 July 2016- 30 June 2017 can be termed as mixed one. While the socio, economic and political environment largely remain conducive to conduct development work smoothly throughout the year, the unprecedented early flash flood from late March covering vast haor areas of Kishoregonj, Netrokona, Sunamgonj, Hobigonj, Moulvibazar and Sylhet district created enormous challenges for POPI to conduct its regular development activities along with facing additional task of extending humanitarian assistance to the flood victims. However, with special efforts by mobilizing additional human and material resources and re-done plan to contain the situation caused by the devastating flood, POPI successfully enabled to attain the expected targets and results planned for this year.

Like earlier years, POPI this year too, conducted its comprehensive multi- sectoral development programs in its working areas with higher degree of participation of community people for whom and with home it does work along with whole range of stakeholders. This is my immense pleasure to share with you that POPI in this year, was able to take its work and stature to another height by expanding its programs / activities in form and content with the generous support from our development partners of home and abroad, program partners, government officials, fellow NGOs, Civil Society Organizations and private sector colleagues. We indeed are very grateful to them all for their continued support.

In this year several projects were graduated and/or phased out as well as there was initiation of good number of new projects. The successful implementation of various development programs contributed to make more households poverty free, more children's access to quality education, community members more aware about WaSH related issues with accessing to WaSH facilities ,CBOs more equipped with updated knowledge of PVCA and devising ways and means to combate natural disasters, and enhanced access to various public institutions and resources through making the duty bearers more responsive to the needs and entitlements of the poor in general and the poor women and adolescent girls in particular.

Finally, I would like to thank all staff members and the management team of POPI for their tireless work to achieve the planned targets and thus ensuring expected outcomes and expressing my heartiest gratitude to the board members for their all out supports in advancing POPI's development mission.

Murshed Alam Sarker  
Executive Director

## Executive Committee

Mr. Abdul Hamid Bhuiyan	: Chairperson
Md. Sharif Uddin Ahmed	: Vice Chairperson
Mr. Murshed Alam Sarker	: Member Secretary
Ms. Rafiqua Akhter	: Treasurer
Ms. Shamsun Nahar Chowdhury	: Executive Member
Mr. Syed Mosaddeque Hossain	: Executive Member
Mr. Rasel Ahmed Liton	: Executive Member

## General Body

Mr. Abdul Hamid Bhuiyan  
Md. Sharif Uddin Ahmed  
Ms. Rafiqua Akhter  
Ms. Shamsun Nahar Chowdhury  
Mr. Rasel Ahmed Liton  
Mr. Syed Mosaddeque Hossain  
Mr. Murshed Alam Sarker  
Mr. Md. Solaiman  
Mr. Mohammad Shahibul Islam  
Mrs. Aspia Sultana  
Mr. Md. Chagir Ahmed  
Mr. Md. Mayan Uddin  
Professor Sajeda Begum  
Mr. Motiur Rahman  
Ms. Afroza Hossain  
Ms. Bandana Chaki  
Ms. Amena Begum  
Mr. Md. Alauddin Prodhan  
Mr. Md. Ramjan Ali  
Mr. Md. Ayub Ali  
Ms. Ulfatara Zahan



# Geographical Coverage

5 Divisions, 19 Districts, 123 Upazilas, 850 Unions, 6133 Villages

5 Divisions	19 Districts	123 Upazilas/ Thanas
Dhaka	Dhaka	<b>21 Thanas</b> : Uttara, Savar, Ashulia, Khilgoan, Ramna, Dhanmondi, Jatrabari, Sabujbag, Demra, Biman Bondar, Badda, Sutrapur, Mugda, Keraniganj, Tejgaon, Motijheel , Turag, Paltan,Uttarkhan and Dokkinkhan.
	Gazipur	<b>5 Upazilas</b> : Gazipur Sadar, Kaliganj, Shreepur, Kaliakoir, Tongi
	Kishoreganj	<b>13 Upazilas</b> : Kishoreganj Sadar, Austagram, Bajitpur, Bhairab, Hosenpur, Itna, Karimganj, Katiadi, Kuliarchar, Mitamain, Nikli, Pakundia and Tarail
	Munshiganj	<b>5 Upazilas</b> : Shreenagar, Munshiganj Sadar, Tongibari, Sirajdikhan, Gazaria
	Narayanganj	<b>7 Upazilas</b> : Narayanganj Sadar, Rupganj, Araihasar, Sonargoan, Bandar,Fatulla, Siddirganj
	Narsingdi	<b>6 Upazilas</b> : Narshingdi Sadar, Shibpur, Raipura, Palash, Belabo, Monohardi
Mymensingh	Mymensingh	<b>12 Upazilas</b> : Mymensingh Sadar, Nandail, Gouripur, Ishwarganj, Valuka, Trishal, Haluaghat, Dhobaura, Fulbaria, Muktagachha, Fulpur and Gafargaon
	Netrakona	<b>9 Upazilas</b> : Netrakona Sadar, Durgapur, Barhatta, Madan, Kalmakanda, Khaliazuri, Mohanganj, Kendua and Atpara
	Sherpur	<b>2 Upazilas</b> : Sherpur Sadar and Nalitabari
	Jalpur	<b>3 Upazilas</b> : Jamalpur Sadar, Sharisabari, Melandaha
Chittagong	B. Baria	<b>2 Upazilas</b> : Ashuganj, Bancharampur
	Chittagong	<b>4 Upazilas</b> : Chandgaon, Double Mooring, Haliashor, Patiya
	Comilla	<b>10 Upazilas</b> : Comilla Sadar, Dabiddar, Bramhonpara, Chandina, Daudkandi, Homna, Burichang,Laksham,Barura and Titas.
	Cox's Bazar	<b>1 Upazila</b> : Cox's Bazar Sadar
Rangpur	Dinajpur	<b>2 Upazilas</b> : Parbatipur,Chirirbandhar.
	Lalmonirhat	<b>5 Upazilas</b> : Lalmonirhat Sadar, Hatibandha, Kaliganj, Patgram and Adhitmari
	Nilphamari	<b>6 Upazilas</b> : Nilphamari Sadar, Jaldhaka, Dimla, Domar, Sayedpur, Kishoreganj.
	Rangpur	<b>5 Upazilas</b> : Rangpur Sadar, Gangachara, Taraganj, Kaunia, Badarganj,
Sylhet	Sunamganj	<b>5 Upazilas</b> : Derai, Bishwamvarpur, Jamalganj, Dowarabazar and Dharmapasha



# Chapter-1

■ Executive Summary

## Executive Summary

The annual report for 2016-2017 financial year narrates in brief the major program activities that were conducted at the community level as well as it documents the positive changes that were facilitated and achieved by POPI. While the socio, economic and political environment largely remain conducive to conduct development work smoothly throughout the year, the unprecedented early flash flood from late March covering vast haor areas of Kishoregonj, Netrokona, Sunamgonj, Hobigonj, Moulvibazar and Sylhet district created enormous challenges for POPI to conduct its regular development activities along with facing additional task of extending humanitarian assistance to the flood victims. However, with meticulous planning, accompanying with hard work and the active participation and support of community people and development partners, POPI achieved noteworthy successes in every program areas. A very short summery of these achievements is delineated below:

The education program of POPI aims at ensuring access to quality education to children from various zones of exclusion including school dropouts, out of school children, slow learners, working children and children from ethnic minority communities. Special emphasis is given to the children living in the hard to reach areas such as haors, coastal belt, chars and hilly areas including children from extreme poor families and children suffering from one or other form of disability. During this year with the objective of preparing children to be inducted in the formal school system, pre- school education was offered to 4 and 5+ year old children in the remote villages. A total of 1,240 children were catered from 56 centres. Eighteen NFPE schools were established where a total of 503 children were provided with quality education. POPI extended stipend support to 77 very needy students. 278 adolescent forums (Shonglap centers, EKATA and KSK) were set up from where 5,451 adolescent girls received life-skill education including awareness on reproductive health, sanitation, violence against women and girls, nutrition and other relevant social issues. During this period POPI closely worked with 35 government primary schools to improve their performance and ensured joyful learning environment.

To improve the nutrition status of poor children, 2490 metric tons of biscuits was distributed among 1, 94,197 students of 722 government primary schools. Through 5 floating schools (double deck water launches

equipped with required facilities and learning/ teaching aids) nearly 550 children were provided with quality education. Offering education in mother language for the Hajong children has been strengthened further this year.

In POPI's comprehensive development approach, Health, Nutrition and WaSH program occupies an important place. Despite important progress made in health sector there remains some pockets belonging to hard to reach areas like haors, chars and coastal areas which suffer from inadequate and/ or weak health, nutrition services and WaSH infrastructure. POPI implements its health program amongst most disadvantaged and marginalized segment of people, mostly women and children from hard to reach locations/ areas including haors, chars and extremely remote places inhabited by ethnic minorities. Along with creating and enhancing awareness on health, nutrition and WaSH issues and installing WaSH infrastructure, POPI also works for developing sustainable livelihoods of the program participants so that they can access to nutritious food, potable water and hygienic sanitation facilities. A balanced combination of health, nutrition and WaSH interventions accompanied with creating sustainable livelihoods options can have lasting impact in improving the quality of life of the most marginalized segment of people with whom POPI does work. To sensitise local public health institutions and their functionaries, POPI also conducts advocacy by mobilizing community people along with other stakeholders at local as well as national levels. This year, a total of 50,005 persons received messages on health, hygiene and nutrition. ANC services were extended to 1002 pregnant mother and another 768 lactating mother received PNC services. To ensure nutrition and to prevent child from stunting, nutritious ration packages were distributed on monthly basis among 5250 pregnant and lactating women. 11,139 patients (89.17 % women) were provided with general treatment and de-worming tablets were distributed to 15,850 people. Under WaSH component, a total of 991 new households were brought under sanitation coverage by installing equal number of sanitary latrines. For creating safe drinking water facilities 1,442 new tube wells were installed by POPI this year in its working areas.

As a right based development organization, POPI attaches high importance to promote human rights and good governance. The rights and governance program of POPI follows a two pronged strategy e. g. 1. Making community members aware about their legitimate rights and how to access to those rights and opportunities supposed to be delivered by the state structures including local elected bodies as well as permanent functionaries of the state and 2. Sensitize, rapport building, and networking with the service delivery structures and agencies operating in its working areas and beyond. With these objectives POPI works with the whole range of actors to promote human, gender and child rights and rights to accessing to various resources like khas land, khas water bodies, embankment side, safety net opportunities, medical assistance and other extension services etc. There were 41,650 persons engaged with 1150 CBOs and they made genuine efforts to advance their rights and entitlements. Initiatives were taken to capacitate 5,451 adolescent girls and women so that they can play catalytic role in realizing their rights and entitlements. 15,024 people (92.64% female) were actively engaged in the process of promoting gender justice and development. Different days such as International woman's Day, National Legal Aid day, Begum Rokeya Dibash and International day on Elimination of VAW were observed with due importance and befitting manner.

POPI implements its DRR and CCA program in its working areas with the objective of decreasing the negative impact of climate change and natural disaster through building increasing resilience of the community. 1,434 staff members were capacitated this year so that they can support the program participants to anticipate the possible negative impact of climate change and natural disaster and to take appropriate measures accordingly. Participatory Capacity and Vulnerability Analysis (PVCA) was conducted to identify the vulnerabilities and also their capacities to combat such vulnerabilities and 331 contingency plans were reviewed and updated. 514 homestead plinth and courtyards were raised considering the HFL. To reduce the vulnerability of recent flash flood, relief packages and cash grant supports were extended to 2108 flood vulnerable HHs of four Upazilas e.g. Mohongonj, Khaliazuri, Madan and Itna. POPI contributed in strengthening the natural disaster protection system through planting 1,164 Koros trees by the community members in haor areas.

POPI's alternative livelihood program devotes to identify, introduce and implement various livelihood options by capacitating the poor by building organization (group), developing skills through imparting various skill/ management/ entrepreneurship trainings and providing capital/ credit support along with assisting them to develop backward and forward market linkages. This year a total of 18,574 poor and extreme poor women were organized under 822 groups. For successful planning and implementation of activities the group members were provided with, human, management and relevant skills/ trade training. The trained participants received credit/ grants assistance to run their EIG initiatives. Besides, POPI also helped them to build effective linkages with the market actors so that they can buy input and sell product directly and thus earn better margin. 11,399 women received skill development training on different trade and IGAs. Of them 4381 women put into practice the acquired knowledge and skills and got engaged/ involved with at least one type of IGA each. A total of 1,986 persons living in extreme poverty were assisted in accessing to different categories of safety net opportunities. Through POPI's entrepreneurship development initiative, 5020 new enterprises were set up and made operational this year.

Microfinance program of POPI demonstrated steady progress in terms of consolidating its performance. The program was expanded to 9 more Upazilas with 13 new branches. The management of the program further got boost up through imparting relevant trainings to its staff and recruiting some very qualified staff in various strategic positions. The computerization that was made fully operational last year was further upgraded this year. A total of Tk.563.40 crore was extended to 1, 56,819 borrowers in this financial year. The performance of the loan portfolio looks very impressive with 98.65 % OTR and 99.53% CRR.



# Chapter-2

- An overview of POPI
- Strategic programs
  - Program operational strategy
- Projects in the line with social empowerment sector
- Projects in the line with economic empowerment sector
- Program and supporting units

## An overview of POPI

Established in 1986, POPI started development work through raising awareness, sensitizing and organizing the women living in poverty and extreme poverty on development issues and building their leadership and management skills. The initial aim of the work was to alleviate poverty through empowering women. From that humble beginning, POPI has grown in strength, and today it is one of the leading NGOs in Bangladesh. As a development organization, POPI's services have been deeply appreciated by the people it works for, and it has expanded its geographic footprint across 19 districts of the country. In its long journey of 31 years, the organization remains committed to make a difference in the lives of people by promoting justice and social harmony.

## Vision

POPI envisages a prudent nation free from hunger and poverty where every citizen leads a life with dignity and equity.

## Mission

- ▶ To work for the people and with the people irrespective of religion, caste, ethnicity, creed, belief, age and sex who are in any form of marginalization and exclusion
- ▶ To implement appropriate, need based, result oriented and right based development programs
- ▶ To build linkages and render cooperation/coordination with among government, civil societies, NGOs, and community based organization
- ▶ To enhance capacity of personnel, institutions and groups who are involved in development and welfare activities
- ▶ To strengthen organizational sustainability for rendering services to the people.

## Core Values

- ▶ Respectful behavior with all people and the value of diversity
- ▶ Honesty, sincerity, transparency and accountability to all levels for the effectiveness
- ▶ Equity and justice
- ▶ Humanity and perseverance
- ▶ Solidarity with the poor, powerless and excluded, Independence from any religious or political affiliation

## Legal status:

POPI is legally registered with:

- ▶ Voluntary Social Welfare Organisation (Registration and control), Ordinance 1961 Sec-46. Registration No: Kishore 0056, dated 15.11.1986
- ▶ NGO Affairs Bureau. Under Foreign Donation (Voluntary activities) Regulation Ordinance, 1978; Registration No: 507, dated 30.07.1991
- ▶ Micro Credit Regulatory Authority; Act 2006 [Sec-16, sub-section- 3]; Registration No. 02150-01563-01159, dated 16.03.2008
- ▶ Certificate of Registration of Societies (Act XXXI of 1860), Registration No. Khulna- 179 dated 28.08. 2006

# Strategic Programmes



## Education

Goal: To improve access to and quality of education.

Priorities: Continue and scale-up Early Child Care & Development (ECCD); Formal and non-formal Education; Participate in social movement to increase access of education for poor children; Strengthening CBOs' role in quality education; Special focus on girls' education and children dropping out; Education for persons with disability



## Health, Nutrition and WaSH

Goal: Increase access to quality health service.

Priorities: Facilitate awareness, skills and practices; Reduce health risk and malnutrition of mother, children and adolescents; Networking with GoB health services; Contribute to vision-2021 through awareness and skills; Disaster resilient infrastructure and access to WaSH.



## Rights and Governance

Goal: Promoting gender justice and rights of children and citizens.

Priorities: Building capacity of CBOs and CBOs' Network. Strengthen Local Government Institutions and ensuring access to information; Advocacy and facilitating access to and control over natural / common resources.



## Alternative Livelihood Security Options

Goal: Create sustainable livelihoods.

Priorities: Exploring on-farm, off-farm income generating options for the poor men and women and seasonal unemployed; Facilitating skill development initiatives; Building livelihood resilience; Promoting entrepreneurs through using agricultural and low-cost input; Providing support for market linkage and Facilitating the process for access to social safety net and other services.



## Disaster Risk Reduction and Climate Change Adaptation

Goal: To decrease the negative impact of Climate Change and natural disasters through increasing resilience of the community.

Priorities: Building a disaster resilient community, reducing hardship and shock of natural disaster and climate change consequences. Networking and advocacy campaigning.



## Organizational affairs and development

Goal: To create appropriate structures and systems along with quality human resources to ensure excellence in conducting POPI programs.

Priorities: Strengthening capacity, Networking and Collaboration.

Further improvement of policies, systems, structures and program quality. Explore multi-dimensional income generating options for attaining financial sustainability.

## Program Operational Strategy

POPI conducts its comprehensive development initiatives focusing to 6 (six) broad strategic program areas. These broad strategic program areas are neatly interconnected and together they contribute towards achieving POPI's long term objectives and goals. These broad strategic fields combine POPI's operational strategy of "Walking on two feet"- meaning putting equal importance to social as well economic progress and advancement of the community with whom it does conduct its development work. POPI operates its all programs and projects under the purview of two sectors namely Social Empowerment Sector (SES) and economic Empowerment Sectors (EES)

Sixteen (16) Projects were run in line with the Social Empowerment Sector and six (6) projects were run in the economic empower Sector in 2016-2017.

## Projects were under Social Empowerment Sector

1. Building Resilience of Hoar people to Disaster Risk Reduction and Climate Change Adaptation (BRH-DRR & CCA)
2. Combating Domestic Violence Against Women through strengthening social accountability (CDVAW)
3. Gender and Social Justice Program (GSJP)
4. Natun Alo Project (NAP)
5. Resolute people to Adapt to Climate Change (RAC)
6. Resilience through Economic Empowerment, Climate Adaptation, Leadership and Learning (REE-CALL)
7. Socio Economic Empowerment with Dignity and Sustainability (SEEDS)
8. Inclusive Basic Education for the Hard to Reach Children in Bangladesh
9. Floating Education and Health Care Project
10. School Feeding Program in Poverty Prone Areas (SFP-PPA)
11. Vulnerable Group Development (VGD) Programme
12. Strengthening Household Ability to Respond to Development Opportunities (SHOUHARDO) III
13. Emergency Humanitarian support to flash flood affected people in Haor areas of Kishoreganj and Sunamganj districts
14. POPI-Relief Programme
15. Cultural and sports Programme
16. Empowering Local and National Humanitarian Actors (ELNHA)



Small group members are updating their accounts, Madan, Netrokona

## Projects were under Economic Empowerment Sector

1. Shoe value chain development project
2. Probin Jonogustir Jibonman Unnayan Prokalpo; improvement in quality of life of older people.
3. Enhancing Resources and Increasing Capacities of Poor Household Towards Elimination of Their Poverty (ENRICH)
4. Save Urban Child from Hazard job and Linkage with Academy (SUCHALA)
5. Primary Health Care (PHC)
6. Rural People's Access to Congenial and Environment viable water and sanitation Facilities (RACE) Project



High level delegation from Bhotan observing group meeting at Atibazer, Kamrangirchar, Dhaka

## Programs Supporting Units





# Chapter-3

## Programs and achievements

- Education
- Health, nutrition and WaSH
- Rights and governance
- Disaster risk reduction and climate change adaptation
- Alternative livelihoods security options

# Education

The education program of POPI aims at ensuring access to quality education to children from various zones of exclusion including school dropouts, out of school children, slow learners, working children and children from ethnic minority communities. Special emphasis is given to the children living in the hard to reach areas such as haors, coastal belt, chars and hilly areas including children from extreme poor families and children suffering from one or other form of disability. POPI is especially keen to cater the education need of the children who are forced to get involved in hazardous work for their day to day survival.

During the year 2016-2017 the following learning opportunities were offered by POPI in its working areas:

- Pre-school education
- Bridge school
- Floating school
- Afternoon school
- Study /scholarship support
- Strengthening mainstream school education (Government primary school)

## Highlights

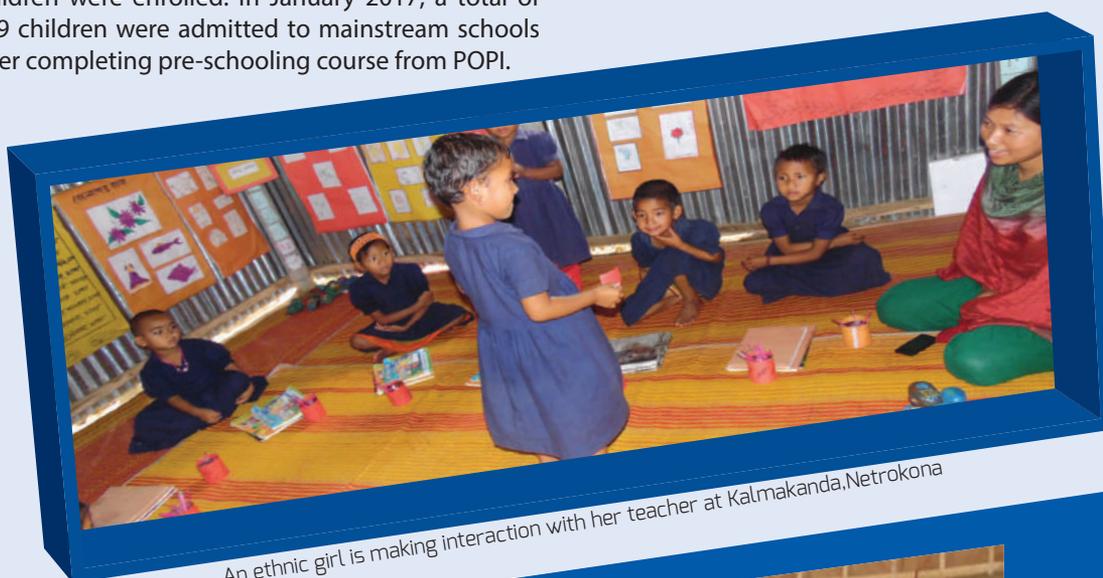
- A total of 1,240 children were enrolled in 65 pre-primary schools established by POPI this financial year and a total of 639 children qualified to be admitted in grade one into government primary schools (GPS).
- A total of 503 out of school children were enrolled in 18 NFPE centers run by POPI and 164 children were reintegrated into nearby primary and secondary schools.

- This year forty (40) new afternoon schools were opened where 1,065 slow learners of GPS got opportunity to prepare their daily lessons and homework.
- Two hundred seventy eight (278) adolescent forums (Shonglap centers, EKATA and KSK) were formed where 5,451 adolescent girls received life-skill education including awareness on reproductive health, WaSH, violence against women (VAW), nutrition and other social issues.
- A total of 269 adolescent girls received IGA / skills training on different trades through Shonglap. 69 adolescent girls returned to schools to continue their studies.
- POPI worked very closely with 35 GPSs to improve the schools' performance and to ensure the joyful learning environment for 5,978 children through mobilizing and ensuring effective participation of community people and SMCs in managing school affairs.
- Three thousand and seventy nine (3,079) meetings were held with parents, community people, SMC and CMC members where 24,827 people received messages and discussed on education and others social issues that had contributed towards ensuring quality education.
- 2490 metric ton biscuits were distributed among 1, 94,197 students of 722 government primary schools.
- Through motivating SMCs, teachers and students 220 demonstration vegetable gardens were set up in the school premises in this reporting period.

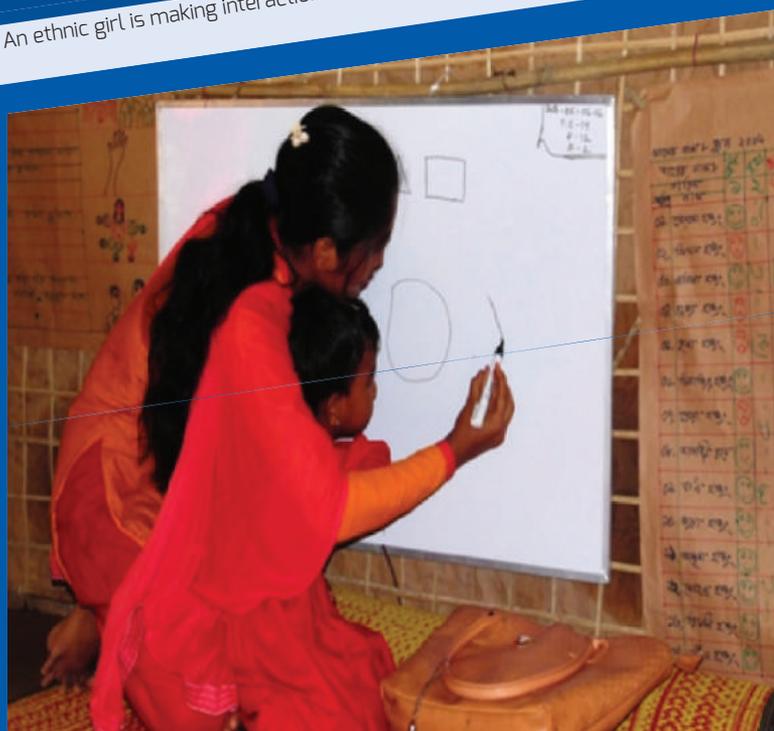
## Pre-primary School

POPI offers two types of pre -school education support to prepare the children of 4 and 5+ year's age for readiness to formal schooling. One is for only 4 years old children and another is for 5+ years aged children. For 4 years old children POPI offers and covers 2 years of curriculum while for 5+ years aged children it offers and covers 1 year of curriculum. A total of 56 pre-primary schools were established this year for the under privileged children from hard to reach areas where 1,240 children were enrolled. In January 2017, a total of 639 children were admitted to mainstream schools after completing pre-schooling course from POPI.

One of the unique features of POPI's Pre-primary education is to prepare ethnic children for mainstreaming schools with their own language called Multi Lingual Education (MLE) initiative. Fourteen (14) MLE centres were running this year. Last year, six types of book/material were developed and published including one Story book, Teachers guide, Flash card, Thematic picture, Flip chart etc to facilitate education in their mother language for Hajonj children.



An ethnic girl is making interaction with her teacher at Kalmakanda, Netrokona



## Bridge School

Dropped outs from grade III and IV and within the age group of 9-12 are enrolled to Bridge Schools. This year POPI established 9 "Bridge Schools" and enrolled 135 (65.18 % girls) dropout marginalized children. Among 135 children, 12 were from ethnic minority families and 3 were children with special needs (disabilities). In 2016, 96 children successfully completed the one year course and got admitted to mainstream schools. They were reintegrated to grade IV and V according to their performance and achievements. The students who enrolled in Bridge schools in 2016 got one year (10 months) direct academic support and after getting admission in formal schools follow up support were provided from the project. The students are taught following Multi-grade education method.

## Floating School

Establishing floating School is a unique intervention of POPI to ensure access to education by the haor children. As haor remains under water for nearly 9 months in a year and villages are scattered; due to communication difficulties children of many villages where there is no govt. or any community run schools are deprived of education. To address this problem and to ensure quality education for the children living in remote haor villages, POPI runs its Floating School program. Floating schools are housed in specially designed and built water launches equipped with required facilities and learning/ teaching aids. Besides being used as schools, the Floating schools facilities are also used for other purposes including as meeting place for Shonglap, Self Reliant Group (SRG) and Community Service Provider (CSP) forums.



POPI Floating school at Khaliajuri, Netrokor



SMC meeting at Sarker para poura GPS, Gouripur-Mymensingh

## Strengthening mainstream education

Aiming at improving the performance of mainstream schools, POPI selected 35 government primary schools belonging to grade “C” and “D” to work with. Due to remoteness and lack of adequate support from the respective department, most of these schools were not performing to desired level. We worked very closely with the respective school management committee and in coordination with them 35 separate School Development Plans (SDP) were developed and executed.

Mini libraries were set up in these schools for improving reading skills of students. Black boards, benches and chairs were repaired. POPI also extended financial support for the poor and brilliant students. Extra-curricular activities like debates, art-completion, essay competition and sports program were organized jointly with the financial and technical support from POPI. These activities helped to create a joyful learning environment for a total of 5,978 children (2,940 boys and 3,038 girls) who were enormously benefitted from this intervention.

## School Feeding Program

Under a joint collaboration arrangement with the DPE and WFP, we supported the children of poverty prone areas to increase attendance rate in schools and also to boost up their nutrition status through supplying High Energy Biscuits (HEB) throughout the year. Earlier the program was for Fulbaria, Gouripur and Haluaghat Upazilla. But in 2016, it was expanded further to Kalmakanda Upazilla. A total of 1, 94,197 children from 722 schools received HEB regularly at their classrooms resulting in increase of attendance and better academic performance. Besides, a total of 220 vegetables gardens were also set up at school premises of 3 Upazillas namely Fulbaria, Gouripur and Haluaghat under Mymensingh district.



Students are eating HEB in the classroom at Tiffin period, Fulbaria, Mymensingh

## Afternoon School

This intervention of POPI helps children from fear of school by offering alternative coaching facility. Forty (40) afternoon schools were set up this year with PKSF support in Shibpur Union of Bhaiab and Jafarabad Union of Karimganj, Kishoregonj where 1065 slow learners were enrolled in for extending support in the afternoon (after school time). Learners were selected from nearby primary schools from grade I and II. Teachers were hired from the community and trained by offering basic training, refresher training and through school visit by an education supervisor. Children come to the center every afternoon and stay for two hours. Teachers help them to understand difficult topics and tasks and complete their home work given by their respective formal schools. Children also play, sing and dance at the centers. This alternative coaching system encouraged and enabled poor families to continue the education of their children.



A girl is performing co curricular activity in afternoon school (Bhairab, Kishoregonj)



Adolescents read magazines in Forum

## Program for Adolescents

Under different projects titles like Shonglap, Empowerment Knowledge and Transformative Action (EKATA), Kishoree Sikhkha O Kaz Kendra (KSK), and Adda etc POPI conducts its adolescent development program. Two hundred seventy eight (278) adolescent forums (groups) were organized with 5,451 adolescent girls this year. The main objective of adolescents program was to increase access to resources and services by the adolescents through awareness creation, network building, and facilitating economic well being through assisting them to implement viable income earning activities. In addition, they also were provided with life-skill education including awareness on reproductive health, nutrition, WaSH, violence against women (VAW) and other relevant social issues.

EKATA and Shonglap put in place a learning process for adolescents that enhanced their analytical skills and confidence and helped them to be self-reliant. POPI with the help of its development partners, namely Strømme

Foundation, Manusher Jonno Foundation and CARE Bangladesh, had mobilized adolescent girls in the Haor areas of the North-Eastern part of Bangladesh under its KSK, Shonglap and EKATA program.

For empowering women and girls and promoting gender equity a total of 229 EKATA groups have been formed. Each group is comprised of 20 adult women and 10-15 adolescent girls. The EKATA members observed 16 days activism and based on the theme of International Rural Women Day they also observed this 'Day' with due importance.

Shonglap Program included girls (13-19 year old) who had either not attended school at all or were dropped out from the schools due to various reasons. Being a member of Shonglap program, an adolescent girl received a renewed/fresh chance to continue her studies. Thus a total of 69 adolescent girls were enabled to return/back to school to continue their education.

Songlap is a 12 months long program and is divided into two phases. In the first phase covering 9 months the participants learn and work on some key learning issues which include primary health care, puberty, reproductive health, HIV/AIDS, women and child rights, gender, life skills and income generating activities. The second phase is for learning various occupational skills. Another unique dimension of this program is the formation of Songlap forum (an advanced stage of Shonglap program). It is a youth (mainly girls) managed program where the youths take the drivers' seat to decide and drive their actions and strategies. This platform comprises of graduated Shonglap girls and school going girls (11-18/19 years of age) from the disadvantaged communities.

Besides, a total of 269 adolescent girls received training on different IGAs. Throughout the year these adolescents' girls remained active, vibrant, raised their voices and acted as vigilant watch dog group on curbing violence against women, combating social odds and injustices that were happening in their own communities.



Dropout girls re-enrolled in Jogonathpur Govt Primary School (Khaliajuri)

Songlap girls is receiving guests (ED from POPI, Regional Director from Stromme Foundation) Khaliajuri, Netrokona





A patient is checking blood sugar and blood pressure from POPI organized health camp at Sibpur, Bhairab, Kishoregonj

## Health, Nutrition and WaSH

In POPI's comprehensive development approach Health, Nutrition and WaSH program occupies an important place. Despite important progress made in health sector there remains some pockets belonging to hard to reach areas like haors, chars and coastal areas which suffer from inadequate and/ or weak health, nutrition services and WaSH infrastructure. POPI implements its health program amongst most disadvantaged and marginalized segment of people, mostly women and children from hard to reach locations/ areas including haors, chars (shoal land) and extremely remote places inhabited by ethnic minorities.

Along with creating and enhancing awareness on health, nutrition and WaSH issues and installing WaSH infrastructure, POPI also works for developing sustainable livelihoods of the program participants so that they can access to nutritious food, potable water and hygienic sanitation facilities. A balanced combination of health, nutrition and WaSH interventions accompanied with creating sustainable livelihoods options can have lasting impact in improving the quality of life of the most marginalized segment of people with whom POPI does work.

It is POPI's strong believe that health is a fundamental right and the state has to deliver this critical common good to its citizen specially the poor who cannot effort to buy it from the open market sources. To make the public health institutions and its functionaries more responsive to the needs of the poor community people, POPI conducts sensitization meetings/ workshops and advocacy by mobilizing community people and other relevant stakeholders at local as well as national levels.

### Highlights 2016-2017

- 6,746 sessions were organized to create health awareness.
- 50,005 people (40867 female) received message/ knowledge covering various issues on health, hygiene and nutrition.
- ANC services were extended to 1002 women.
- 768 lactating mothers received PNC services.
- 11,139 poor people (89.17 % women) received treatment on different ailments.
- De-warming tablets were distributed to 15,850 people.
- 4601 adolescent girls received iron folic acid tablets/ medicines.
- 5250 pregnant and 4018 lactating mothers received food ration supports on regular basis.

# Health

## Health Awareness

In this year, by organizing 6,746 awareness raising sessions/events, 50,005 persons (9,136 male and 40,869 female) were provided with message/ knowledge on health, hygiene, nutrition, water and sanitation issues. POPI's awareness raising mechanisms included organizing courtyard sessions, video shows, campaigns, mothers' meetings, orientation sessions, poster presentation and weekly group meetings. Discussion issues were selected on the basis of community needs and seasonality and/ or

to response the emerging problems/is sues. Special initiatives were taken to reflect on menstrual hygiene and a total of 250 women received training on menstrual health education.

In addition, different important days e.g. Global hand WaSH day, World water day, World toilet day, World HIV/AIDS day, World health day, Vitamin-A Campaign day, World breast feeding day and National nutrition week were observed with due importance and befitting manner in POPI working areas.



Hand washing practice in the community level Kishoregonj sadar.Kishoregonj

## Health Services

POPI conducts its Health, Nutrition and WaSH program to increase access to health services by the poor, particularly by women suffering from different forms of exclusion and conducts health programs focusing ANC, PNC, safe child delivery, personnel hygiene, use of safe water, diarrhea prevention, exclusive breast feeding, immunization, adolescent health, menstrual hygiene, using hygienic latrine, supplementary food, cooking-feeding demonstration etc. To facilitate health services to the needy beneficiaries, a total of 258 trained community health volunteers (CHV) and 31 TBA worked through out

the year closely with local public health institutions so that people could access to ANC and PNC and other services from government health system rather than depending on the project alone. In this year a total of 11,139 poor people (89.17 % women) received general treatment through POPI. 101 patients with severe illness were referred to the government hospitals for better treatment. 807 health camps, satellite and static clinics were organized this year including a de-worming campaign. 4601 adolescent girls received iron folic acid assistance from the program.



Women are waiting in the queue for treatment. Bhairab, Kishoregonj

Doctor is giving prescription to the patient



## ANC & PNC service

To arrest the maternal mortality, POPI engaged 258 frontline health workers to cater the pregnant and lactating mothers living in the hard to reach areas of haors and chars. 1,002 women received antenatal care from trained health workers this year. They received health services from POPI organized satellite and static clinics. Health workers also visited targeted households and informed the women about the signs/symptoms of pregnancy complications. From different literatures it is revealed that the majority of maternal deaths occur between the third trimester

and the end of the first week after pregnancy. The time of highest risk of death is the same for mothers and for the newborns—on the day of delivery and over the next few days after delivery. So, postnatal care/ interventions can contribute to change the maternal mortality scenario considerably. Out of 1,002 women who received ANC services, 768 women were provided with PNC services. No incidence of infant mortality or maternal mortality among the targeted households was reported during the year.



A pregnant mother is taking regular check up from health worker at Karimganj, Kishoreganj

POPI supported Sweet pumpkin plot at Kalmakanda, Netrokona



Vegetable plots at Nikli, Kishoreganj which were contributing to meet up family nutritious demand



these crop should be produced etc. A total of 4,200 homestead vegetable gardens were set up this year with technical assistance of CHVs.

## Nutrition

A good number of Community Health Volunteers (CHVs) were recruited who remained vigilant to enhance and ensure nutrition status of the targeted community people. There were two categories of CHVs; some with livestock and others from agriculture background. Some were engaged in the area of livestock development and others were working for agriculture development. To make them updated and to refresh their knowledge and experience, refresher training courses were organized for them with resource persons from respective government departments. CHVs conducted courtyard sessions with the community people regularly on what agriculture crop would be suitable/applicable for what seasons and how

Along with these vegetable gardens, community people also grew different kinds of vegetables at their yards/ homesteads which contributed to meet up their daily need of nutrition. In some cases high breed seeds were supplied from POPI Project. Community people also got engaged with poultry and duck rearing. They were taught about Hazal methodology (an instrument where hens lay egg). The rearing of poultry and ducks allowed poor people to get eggs throughout the year. They also could sell a sizable quantum of eggs after meeting up their family needs. Furthermore, families with severe malnourished children were supported with micronutrient foods and rests of the families were provided with critical knowledge on preventing malnutrition. With the support of DPE and WFP, high energy biscuits were supplied to 1,94,197 children of 722 schools in four poverty stricken Upazilas of Mymensingh district.



Pregnant women and lactating mothers are receiving ration support from distribution point at Kalmakanda, Netrokona

To improve the nutritional status of children of less than five years of age, pregnant and lactating women and adolescent girls, Community Health Volunteers (CHV) visited targeted HHs on regular basis and counseled to the pregnant and lactating mothers with children under 2 years of age regarding maternal nutrition and, exclusive breastfeeding, Infant Young Child Feeding Practice (IYCF) etc. And another important event was GMP session to

monitor the growth of children in view to reduce stunting. Commodity/ ration were distributed to MCHN mothers and pregnant women during this period for supporting sufficient nutritious food intake. 1232 pregnant women and 4018 lactating mothers were selected for receiving 30 months ration support and a mother was receiving 6.65 kg wheat, 1 kg vegetable oil, 1.5 kg Yellow Pea per month.

# WaSH

## Installation of Sanitary Latrine and tube well

The haor and char areas are extremely disadvantaged and vulnerable in terms of accessing to safe water and sanitation facilities. Responding to address such difficulties, POPI extended supports to these hard-to-reach areas through implementing different projects. Rural Peoples Access to Congenial & Environment Viable Water & Sanitation Facilities (RACE) is one of these.

Women are collecting safe water from POPI supported tube well



A total of 991 new households came under sanitary latrine coverage and 1,442 hand tube wells were installed during this year. Awareness building and demand creation activities for water and sanitation products continued and strengthened further this year. As a part of demand creation intervention POPI conducted multiple activities including organizing trainings. A total of 4,373 community people (teachers, local government representatives, health workers, locally respected persons, youth, adolescents, shopkeepers and artisan from different profession of the society) received orientation on water and sanitation this year.

67 hand WaSHing devices were distributed among the CBOs members of REECALL Project at Nikli and Mithamoin in Kishoregonj district and at the same time the techniques of how to use it were demonstrated to them.



Staff is testing the water quality at Bajitpur, Kishoreganj

## Rights and Governance

As a right based development organization, POPI attaches high importance to promote human rights and good governance. The rights and governance program of POPI follows a two pronged strategy e. g. 1. Making community members aware about their legitimate rights and how to access to those rights and opportunities supposed to be delivered by the state structures including local elected bodies as well as permanent functionaries of the state and 2. Sensitize, rapport building, and networking with the service delivery structures and agencies operating in its working areas and beyond. With these objectives POPI works with whole range of actors to promote human, gender and child rights and rights to accessing to various resources like khas land, khas water bodies, embankment side, safety net opportunities, medical assistance and other extension services etc.

## Highlights

- 1150 Community Based Organizations (CBOs) were formed to address the rights issues of the poor people.
- 41,650 persons belonging to above CBOs remained active to establish their rights and entitlements.
- The messages on gender justice and development were disseminated to 36,934 people who participated in different events organized by POPI this year.
- 94 program participants (81 female) became committee member/ office bearer of different social / civic bodies.
- Initiatives were made to capacitate 5,451 adolescent girls and women so that they can play active roles in realizing their rights and entitlements; and can create an enabling environment for the development of adolescent girls, women and children.
- 15,024 people (92.64% female) remained active in the process of promoting gender justice and development.



## Awareness rising initiatives

Different training workshops and orientation sessions were organized by POPI to make aware the participants about various right related issues. Discussion issues were selected considering demands of the community and the local needs. These included training on Human Rights and Good Governance, RTI, workshop on district based human rights report, dialogue with the victim regarding identifying the problems of dispute resolution, workshop with UP on Govt. supported social safety net mechanisms, Govt. Legal Aid Fund, lawyer forum meeting, meeting with service provider and duty bearers etc to promote right and governance. Due to these initiatives, CBOs members (poor people) became united and enabled to raise their voice in favour of their rights and entitlements. In September 2016, 130 landless women applied to Upazila authority (Durgapur) for khas land allocation. In November 2016, a dialogue was held with the beneficiaries, Land Office, UNO of Durgapur, local UP Chairman and members and Journalists to resolve the barrier to distribute the lands to the landless.

There were 41,650 people from 1150 CBOs made efforts to establish their rights and entitlements this year. For furthering awareness of the CBO members about rights and entitlements, different days e.g. International Women's day, Human Rights day, Legal

Aid day, Begum Rokeya dibash, Grmeen Nari dibosh, and Disable day were observed. A total of 16,602 individuals participated in these day observation events. Besides, issues relating to VAW had been further popularized through organizing Legal Camps and Study Circles. A good number of open public meetings and human chains were also organized to create awareness on human and gender rights issues.

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For deepening and broadening the level of awareness on issues related to child rights and child protection, different activities like stipend support, birth registration, protest against child marriage and dowry were conducted throughout the year.

Ward Level PO members submitted application to Assistant Commissioner (Land), Durgapur





An advocacy workshop: UNO meets with landless women in presence of LGI, Land Office official and journalist

Special initiatives were taken up to stop early marriage in POPI SHOHARDO III program area covering 229 villages of 7 Upazilas in Kishoregonj and Netrokona districts. This initiative included:

- Creating a village wise data base (list) of adolescent girls of 7 to 18 years old.
- Counseling with parents/ legal guardians for not to arrange marriage of girls under 18 and getting commitment of parents/ guardian.
- Submission of the list to the Union Parishads so those UP Chairmen are aware about the issue and play effective role to stop early marriage.

## Capacity building of CBOs and Networking

A total of 1150 Community Based Organizations in the form of Paribarik Nirzaton Protiroudth Committee (PNPC), VAW Prevention Para Group,

VAW Prevention Village Committee, Adolescent Committee, Youth Committee, VDC etc comprising of 41650 members (90.21% female members) remained active to address various rights issues. These CBOs were facilitated by different projects in different areas. Necessary initiatives were taken for the capacity building of these organizations/ forums on leadership, basic rights, issue selection, communication skills, and advocacy and networking so that they can raise voice to realize their entitlements and rights. These CBOs have been working as watchdog within the community. When any CBO member noticed/witnessed any case of violation of rights, especially violence on women they raised their voice against it individually and collectively. These CBOs remained constantly active to stop child marriage and marriage with dowry. They also helped community people in birth registration and family conflict resolution etc.

## Gender justice and development

Women of haor belt of greater Mymensingh and Sylhet districts in general have fewer resources, less power and little influence in decision making in family and community. They are easy victims of various forms of violence, discrimination, exploitation and inequality. The issue of gender is considered as an integrated part of every program and project run by POPI, and it maintains strong vigilance against any form of gender discrimination/ disparity in its programming and management. Through designing and implementing appropriate, need based and right based development programs, POPI endeavors to make these poor women and men free from hunger and poverty where they would lead a life with dignity and equity. In the reporting year POPI worked to aware 15,240 people (13,919 women and 1,105 men) on the matters relating to gender justice and development. Development of transformative leadership amongst women had drawn special attention and as the result leadership has been flourishing at the grass roots level. A total of 81 women have been inducted/ included in various committees at the local level formal and informal institutions/ organizations this year who have demonstrated their leadership capability through their active participation. Some of them were elected as UP ward members in recently held UP election.

For promoting gender justice at organizational level, POPI has a gender Advisory Committee at central level. Nine regional gender focal persons have been working in close coordination with the central gender focal person. To advance gender equity and diversity, POPI under took different initiatives like organizing joint meeting with spouses, in-laws/ and parents, arranging courtyard sessions with the group members and conducting training on transformative leadership etc.

Songlap Program and EKATA platform were other important initiatives by which POPI wants to create an enabling environment to promote gender justice and development. A total of 5,451 adolescent girls and women were enrolled in Songlap and EKATA platform this year. By accessing to different types of training



Adolescent Girls are performing drama on early marriage

they became aware, self confident, enjoyed dignity and occupied better positions in the community. 'Let Her Decide and Participate (LHDP)' project worked to increase women's confidence to participate in decision making processes in their respective families and communities. Two hundred ten (210) meetings were held with 21 women adda (gathering) groups to reflect on stopping child marriage, dowry and reducing VAW etc. Some positive changes have been observed in the project areas due to these interventions. The incidence of child marriage has reduced significantly. In 2015 the reported number of child marriage was 27 but in 2016 it has reduced to 5. Women became more confident and capable to raise their voices against violations and as a result the incidence of domestic violence also has reduced significantly. For developing transformative leaders amongst women, POPI imparted Capacity Measurement training including training on Transformative Leadership. As a result 94 members including 81 women could occupy positions in the various local committees/ bodies including being elected as members of Union Parishad. A good number of program participants were awarded with social recognition. Sleha begum, a leader of Shapla Bahumukhi Unnyan Sanghatan from Nikli, Kishoregonj received the "JOYEETA" award for her spectacular success and contribution in the field of empowerment of women.

## A true change agent for promoting rights and governance

Saleha Begum (46) was an ordinary house wife, living at Konahati village, Upazila Nikl of Kishoreganj district. Her Husband Murshid Mia was a day Labourer. POPI REECALL staff came to her village for the first time in April 2012. They visited almost every household and conducted survey to know from the villagers about women rights situation, livelihood pattern, risks and vulnerability issues effecting day to day lives and living. After survey, they convened a meeting and informed the gathered villagers about their intention to work for women empowerment, leadership development, economic advancement and, disaster preparedness etc. They suggested for being organized in a forum where all 121 HHs of the village gave their consent and nominated Saleha Begum to lead them. From that point of time transformation began with Saleha Begum. Over the time, she received various types of training including women leadership, self development, organizational development, women rights and entitlements etc. A simple housewife from most vulnerable Haor area started learning, acting and reflecting on women empowerment which gave her recognition (JOYEETA award) from Government

Women Affairs Department in 2016. The journey was not so smooth. There were barriers from family as well as from influential people in the village. Saleha Begum used her natural leadership skills to face obstacles, motivated negative mentality persons both women and men in community based different gatherings, one to one dialogue by visiting home and sharing benefits of togetherness in her CBO. Saleha said, "Even my husband and my younger son were against my journey. Both of them, tried to motivate me by giving wrong narrative of religion. Talking with people in front of community gathering, using horn (mike), is not an offence for men, then why for women?" She

had started from her family first. She invited her husband to participate at CBO meeting and her son to adolescent forum. She shared key messages, meeting agendas and ultimate goal of CBO and adolescent forum with them. Gradually situation took positive turn. Murshid Mia, her husband is now an active member of CBO and plays role to motivate male group about CBO's benefits. Her son is very fond of adolescent group and continuing participation in Union and Upazila based youth forum and study circle.

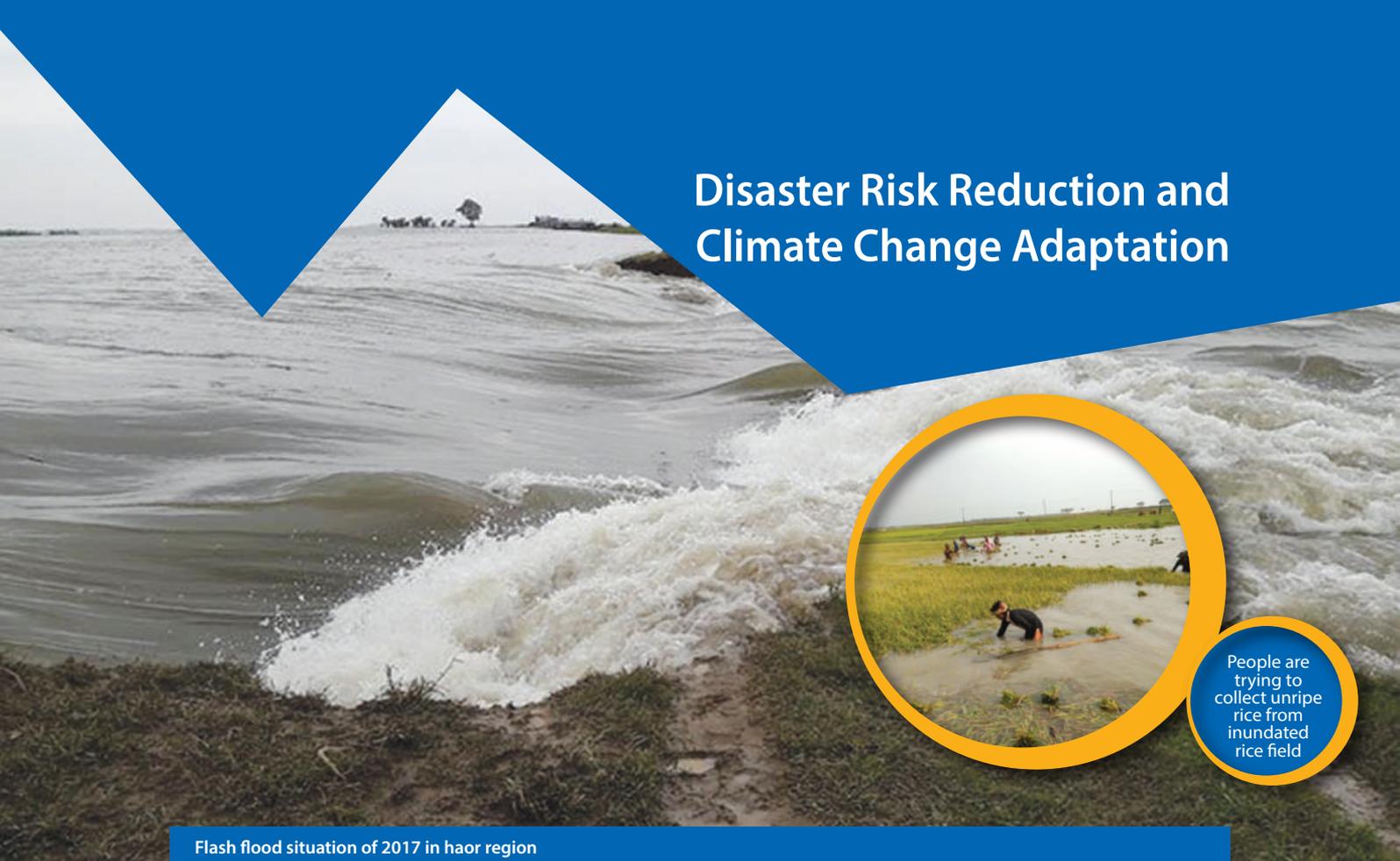
Besides leadership skills, she received series of training on gender and social justice, demerits of child marriage. She started participating in different meetings of Union Parishad, other NGOs meeting, seminar and emphasized women rights, social rights and justice, prevention of child marriage etc, safety net service for the most marginalized. She used all her learning's, experience, knowledge of exposure for promoting rights and governance. Involving her CBO members she played very vital role in birth registration, WaSH

promotion and making their village free open defecation. Her role is recognized by local government too. In early 2016, she was nominated as a "Standing Committee member for Birth and Death Registration". In 2014, devastating fire completely burned 06 household in her village. She along with her CBO were the first group to provide immediate support to those families by providing emergency food, collected day to day essential commodities from neighbors, arranged shelter support and materials through Union Parishad. Under the leadership of Saleha, Shapla CBO played significant role in the areas of rights and governance.



Saleha Begum receiving JOYEETA award from Upazilla Administration, Nikli

# Disaster Risk Reduction and Climate Change Adaptation



Flash flood situation of 2017 in haor region

The people of Bangladesh in general and the poor community in particular are to encounter the onslaught of natural disaster such as cyclone, norwester (kal- baishkhi), flood and flash flood, excessive rain or no rain at all or prolonged draught happening very frequently. Though Bangladesh's contribution in global warming up is minimal, it is one of the worst sufferers due to its unique geographical location. The most marginal section of Bangladesh's poor who live in the challenging and geographically vulnerable locations such as haors- baors, chars (shoal area), costal belt and hilly areas are disproportionately hit by these natural disasters and hazards caused due to climate change.

In March 2017, incessant heavy rain falls and onrush of water from Meghalaya hills in India inundated vast areas of croplands of Haors and low-lying part in Bangladesh (Sylhet, Moulvibazar, Sunamganj, Habiganj, Netrokona and Kishoreganj). Rising water overflowed and damaged embankments in many places and destroyed standing boro rice fields. According to one estimate, 7, 25,407 farmers lost their only crop. The total economic value of the damaged assets is around Tk. 5224 crore.

Along with rice crop many of them lost their houses partially or fully as well as suffered due to the loss of fisheries, cattle, and poultry and ducks.

POPI implements its DRA and CCA program in its working areas with the objective of decreasing the negative impact of climate change and natural disaster through enhancing the resilience of the community.

## Highlights 2016-2017

- PCVA completed : 73
- Updated contingency plan : 331 CBOs
- Plinths and courtyards raised : 514
- Staff trained on DRR & CAA : 1434 staff
- Relief distribution : 2025 families
- Established natural protection by plantation of koros trees : 1,164 trees
- As flood response initiatives Cash grant and relief packages distributed to : 2108 HHs

Six staff members received trainings this year from Oxfam GB, and CARE-Bangladesh on different subjects related to emergency response like Joint need assessment, Warehouse management, and Logistic and financial management. It is noteworthy that POPI has a Disaster Management Committee in its HQ comprising of senior and mid management officials with long experiences of procurement, fund management, logistic supports, staff deployment and capacity building, implementation and management of emergency response, DRR and CCA projects and partnership development and management etc. In addition to that, POPI has 1434 DRR staff volunteers with substantial DRR & CCA orientation to act in emergencies. A total of 33418 program beneficiaries/participants were capacitated on DRR and CCA so that they are able to anticipate possible impact of climate change, disaster and capable of taking appropriate measures accordingly. To enhance knowledge and skill of UDMC on Disaster & Climate Risk Management, POPI arranged trainings for of UDMC members at POPI-PART. CARE Bangladesh provided necessary guide and also conducted ToT for Technical Officers. DR&RO of Kishoregonj acted as resource person in these trainings.

Three hundred thirty one CBOs (SRG, SG, VDC, and RCU) reviewed and updated their annual action plan. Participatory Vulnerability & Capacity Assessment (PVCA) were done to identify the vulnerabilities and also assess their capacities to overcome such vulnerabilities.

Awareness raising efforts were boosted up through organizing NDPD, IDDR observation at local and national level. National Disaster Preparedness Day (NDPD) was jointly organized by the Kishoregonj district Administration and POPI on March 10.

The program activities included with rally, art competition, discussion meeting and simulation of fire fighting by Fire Service and Civil Defense personnel. In Kishoregonj, the rally was led by the District commissioner where a good number of government officials, students, and teachers, civil society, NGO representative, Fire Service and Civil Defense, community level volunteers and District Relief and Rehabilitation Officer (DR&RO) took part in the rally. Besides, orientation courses on Disaster Management Act and SOD at district level in coordination with other actors also were organized. Eight framework agreements were signed with local NGOs to enhance their capacity in disaster preparedness and management.

Through indentifying possible hazards, vulnerabilities vis a vis their capacities CBO members prepared action plans for combating possible occurrence of natural disasters. A part of their activity plan was also incorporated in the UP CRA plan. Different training e.g. Training on Disaster Management and Climate Change Adaptation for CBO members, Primary Health Care & Disaster training for community health volunteers, Training on Search and Rescue for CBO members were conducted throughout the year.



Community people are in the session for CVCA



A discussion meeting for Joint Action Planning (JNA) at Sunamganj DC office auditorium

Homestead plinths and courtyards raising activity is considered as an effective prevention and adaption initiative to deal with the climate change fallouts. Five hundred fourteen (514) homestead plinths and courtyards had been raised considering the highest flood level (HFL). Houses were protected through earth filling around the home. This earth filling activity created additional employment opportunities

for the local poor and extreme poor. POPI concentrated on strengthening the natural protection system through planting Koros trees. A total of 1,164 Koros trees were planted this year alone in Haor areas to protect people and their households from flood.

POPI has an emergency warehouse at Jamalpur of Bhairab Upazila under Kishoreganj district, which is well equipped for extending emergency responses. As a part of adaptation activity, flood resilient tube well with high platform and flood resilient latrine installation continued in the flood prone areas. As a result hygienic practices in these areas improved markedly.



## Flood response

Due to incessant heavy rain falls and onrush of water from Meghalaya hills in India, croplands of six districts (Sylhet, Moulvibazar, Sunamganj, Habiganj, Netrokona and Kishoreganj) of Haor Region got inundated over night. A total of 4,667,000 people were severely affected by this flood. The farmers had lost their main crop boro rice. Along with rice crop, many of them have lost their houses partially or fully as well as suffered badly due to the loss of fisheries,



Relief Package is unloading for Distribution

cattle, poultry and ducks. Considering the loss and sufferings of people, POPI conducted its humanitarian response program in the most affected areas of haor. On 24 May 2017, with the financial support from Stromme Foundation, POPI began its emergency relief distribution and rehabilitation program and distributed relief packages (rice, pulse, oil, potato and salt including cash of Tk. 2000 to each affected family) among 1308 households in 3 Upazillas namely Mohongonj, Khaliajuri and Madan of Netrokona district.



Flood affected people is receiving Relief Package (Khaliazuri, Netrokona)



Community consultation meeting (Itna, Kishoreganj)

On the other hand, POPI as the lead organization with four associate partners (Caritas-Bangladesh, DAM, DSK and ERA) implemented Emergency Humanitarian support to flash flood affected people in Haor areas of Kishoreganj and Sunamganj districts, with the support of Oxfam Humanitarian Response Grant Facility (HRGF) fund. After completing a series of allied activities like community consultation meeting, Project Implementation Committee (PIC) formation and involving local government and administration, POPI distributed cash grant among 700 affected HHs (Tk. 4000 for each HH) in Itna Upazilla of Kishoreganj district. It may be noted that POPI played an important role as the lead NGO of Haor-Consortium comprising of 5 NGOs including POPI, Dhaka Ahsania Mission, Caritas - Bangladesh, ERA and DSK.





A couple has choiced vermi compost processing as their alternative livelihood. Derai, Sumangani

## Alternative Livelihood Security Options

In general the people living with extreme poverty and the women in particular badly suffer from lack of property, acute capital / input shortage, lack of education as well as professional skills for earning a sustained income for a decent living. For any genuine development initiative endeavoring to improvement of lot of the poor, it is a must to address the problem of sustainable income/ employment opportunities. POPI's alternative livelihood program concentrates to identify, introduce and implement various livelihood options by capacitating the poor by building organization (group), developing skills through imparting various skill/ management/ entrepreneurship training and providing capital/ credit support along with assisting them to develop backward and forward market linkages.

### Highlights

- A total of 822 new groups were formed comprising of 18,574 poor and extreme poor women this year.
- 1,168 people (1,074 women) were provided with training on Group Management, Human and Institutional Development (HID) and Leadership.
- 12,678 people (11,399 women) received skill development training on different trade and income generating activities (IGAs).
- 4,523 people (4381 women) put the acquired knowledge and skills into practice and got engaged/ involved in at least one kind of IGA each.
- 1986 poor and destitute persons were brought under government social safety nets programs with POPI's facilitation.



POPI supported marginalized women in her grocery shop

## Livelihood development initiatives

As described above, a total of 822 groups were formed using different nomenclatures and levels which include Self Reliant Group (SRG), Village Development Committee (VDC), Community resilient Unit (RCU), Small Group (SG), Farmers Field and Business School (FFBS) etc. Out of 18,574 members 82.69% members were women. POPI also set up 14 Social Resource Centers (SRC) and constructed physical structures so that people can sit here together to interact with each other, conduct meeting, workshop and organize different social events. This is the place that contributes to foster unity, solidarity and cohesiveness amongst the respective community people.

To create alternative livelihoods options and to engage them in viable income generating activities, training on different trade and IGA were offered to 12,678 people (89.91% women). They received training on Cattle Rearing, Home Gardening, Compost Management, Poultry Rearing and Poultry Vaccination, Tailoring, Handicraft, Bamboo goods making and marketing, Small business,

Goat rearing, Hajol method, engraving/ Nokshikata, Karchupi, Plant nursery, Mobile servicing, Homestead gardening, Vermi compost preparation and Bio-intensive commercial basis vegetable gardening etc. These trainings were facilitated by Government resource persons (Deputy Director; Agriculture, DLO, Upazilla agriculture & Livestock officers). The trained and skilled community service providers (CSP) transferred their knowledge among the targeted beneficiaries through courtyard sessions. CSPs also visited the beneficiaries' houses and kept them up dated. As a result the targeted beneficiaries successfully implemented different kinds of IGA



Social Resource Center (SRC) at Madan, Netrokona



Program participant had selected seasonal vegetable gardening as their alternative

activities which contributed to improve their livelihoods. Besides, vaccination initiatives were also taken for livestock that were very helpful for reducing cattle diseases and mortality. A total of 3190 ducks/poultry, 2587 cattle, 944 goats and 178 sheep were vaccinated during this year.

A total of 4,523 members from the targeted households got involved at least in one profitable IGA during the year. POPI's field staff extended follow up and technical support to the project implementers round the year. POPI also provided capital support to meet beneficiaries' cash investment needs. Its skill development initiatives made people self- confident to shape and manage their lives and livelihoods. 8547 people received livelihood support/capital from the POPI projects. Each individual received BDT 3000 to BDT 12500 for their livelihood development. Along with the direct input support from projects, linkages with

corporate / private sectors were also established which contributed in improving the livelihoods of the program participants. OPSONIN Agrovat, RAJA Seeds Company and LALTIR Seeds Company provided training support as well as supplied sample seeds to the beneficiaries



POPI supported model plot at hilly area

## Entrepreneurship development

The entrepreneurship development initiative is an advance level intervention in the field of IGA development and usually is different from traditional activity. Through entrepreneurship development initiative, POPI intends to engage the targeted beneficiaries into four broad sectors (agriculture, processing, trade and services) to high performing/ income earning livelihood activities. Each sector was comprised different business options as mentioned below.

This specialized initiative assists them to plan and undertake initiatives themselves for profitable enterprises which will lead them towards their journey to sustainability by earning higher income. This year POPI invested BDT 219.74 crore and engaged people in developing 5020 new entrepreneurs.

Sectors name	Business options
Agriculture	Vegetables, potatoes, fisheries, dairy and poultry farm, cow and goat rearing, beef fattening, plant nursery etc
Processing	Milk processing, cottage industries, shoe factory, garments, bakery, sweet shop etc
Trade	Printing, stationary and confectionary, etc
Services	House building, power tillar, CNG rickshaw garage and others transportation business, eatery etc.





## Family Development Plan: A real tool of livelihood improvement

Hasna begum (48) is a member of Burigonga Mohila Unnoyon Dal (Self Reliant Group) , lives at Ballobpur village, Upazila,Khaliajuri,Netrakona. She is a mother of 2 sons and 4 daughters. Her eldest son and two elder daughters had to leave school. Her husband Osman Ali was an Auto Rickshaw puller. Khaliajuri is situated at deep haor area and for more than six months, the area remains under water. So Osman Ali was out of work during most part of the year. Hasna begum was passing time with very hardship and difficulty.

Being a member of Self Reliant Group facilitated by POPI, Hasna took part in the family development process to formulate her Family Development Plan (FDP). She with her family members prepared a five years plan (yearly segregated). She planned to send her children to the school; and planned for vegetable gardening along with other things. She let her second daughter to be admitted at Shonglap Program (adolescent program). Through Shonglap, she got motivation and in January 2015, her elder daughter was re-admitted to class VI in the local school.

Besides her children's education she also prepared plan for poultry rearing and vegetable gardening. She received training through community service provider on income generating options (vegetable gardening, hen & duck rearing, egg production using Hajol method etc). She grew seasonal vegetables in front of her homestead which remained unused before. Meeting up her family needs and she now could sold some vegetable and eggs to supplement her family income and thus making contribution towards her family development. Hasna said that "I am earning a good amount of money from my IGA. I use appropriate methods in implementing IGAs which I learnt from CSPs. I am in a happy situation now and is much better off than before. Two of my elder sons and a daughter have got jobs and other children are now studying in school. I have a dream to set up a poultry farm and buy a new auto rickshaw for my husband."

## Social safety net

The government of Bangladesh implements several safety net programs for the people living under extreme poverty for their day to day survival. POPI in a systematic way assists the deserving persons/ families so that they can get access to social safety net program run by the government. It facilitated this process by linking deserving individuals and / or households with the local Government Social Safety Net providing structures. POPI also conducted community advocacy so that deserving candidates could get access to their legitimate rights and entitlements under these programs. Besides, POPI offered welfare services though in a limited manner in places where desired services were at all not available from the govt. sources. A total of 1,986 persons/ households were brought under the social safety net programs (VGD, VGF, Test Relief / Food for work, Rice, Disability allowance, Freedom Fighter allowance, Motherhood allowance, Old age allowance, Stipend for primary education and secondary education, Widow Allowance etc) during the year. This year POPI brought some Hatis (local village at Haor area) under protection arrangements through tree plantation, earth filling, repairing protection walls and connecting roads.



Program participants are receiving VGF rice as social safety nets support. Sunamganj

## Steps towards Dignity



Sufia Begum had been living in Gangkul village, Bhairab, Kishoregonj and were passing very difficult days with her poor husband. Some years ago her husband died leaving seven (7) members behind in the family including 2 physically challenged persons. After the death of her husband, she was compelled to beg to keep her family wheel moving. She tried to run family through begging but it was very disgraceful for her and also for her family. Last year POPI conducted a survey on beggars in Bhairab Sibpur union and listed Sufia for rehabilitation. Sufia received an amount of Tk. 100000/= (one lac) support from POPI under its ENRICH project funded by the PKSf. She bought one cow and made a shed for the cow. Within a short period of time she got a calf from the newly purchased cow and Sufia was getting on an average 9 liters of milk from the mother cow every day. She kept 1 liter milk for her family consumption and sold the remaining eight (8) liters in the local market with an average daily income of tk. 400. Now she is the owner of two cows whose estimated market value is around Tk. 265000. This IGA activity brought smile in her face and also contributed to earn dignity for her as well as her family. Rustom a son of Sufia said, we always felt shame/guilty when we came out of home earlier because my mother was a beggar. We faced difficulty to mix with other people and to attend at community/social events. Now we attend in these events with ease and dignity.



# Chapter-4

- Micro finance
- Organizational affairs and development



Executive Director of POPI is receiving best Citi Micro-entrepreneurship award 2016 from state Minister for Finance

## Micro Finance

In general the poor have difficulty in getting loans from traditional banks and financial institutions. As a result they are forced to approach the local moneylenders and loan sharks for loan, who charge exorbitant interest rates, making it nearly impossible to pay them back in full and pushing people back further into poverty. POPI's microfinance program offers and opens up windows for the disadvantaged poor and creates access to loans and financial services so that they can implement their IGA and or enterprises successfully and earn a good income. POPI offers different suitable packages through its Microfinance Programs so that people can invest in a small business, enterprise development and or any EIG. For its excellent work in the field of micro-finance, POPI was honoured with Citi Micro Entrepreneurship Award this reporting year.

### Micro Finance Program Products

- JAGORON
- AGROSOR
- BUNIAD
- SUFOLON
- SAHOS
- Learning and Innovation Fund to Test New Ideas (LIFT)
- Microfinance Opportunity for Improvement and Transformation of Enterprise Development (MOITREE)
- Credit Life Insurance Project
- Water and Sanitation credit
- ENRICH

## Highlights

Particulars	As of June'16	As of June'17	Increase (%)
Branch	160	173	8.13
Group	11,882	12,068	1.57
Member	1,92,940	1,88,557	(2.27)
Borrower	1,52,535	1,56,819	2.81
Loan Disbursement	408.57 (crore)	563.40(crore)	37.90
Recovery	358.35 (crore)	470.11(crore)	31.19
Loan outstanding	233.97(crore)	327.26(crore)	39.87
Savings Balance	97.18(crore)	124.94(crore)	28.57
Outstanding per FO	34.71(Lac)	43.99(Lac)	26.74

Chart 1: 5 years branch expansion trend

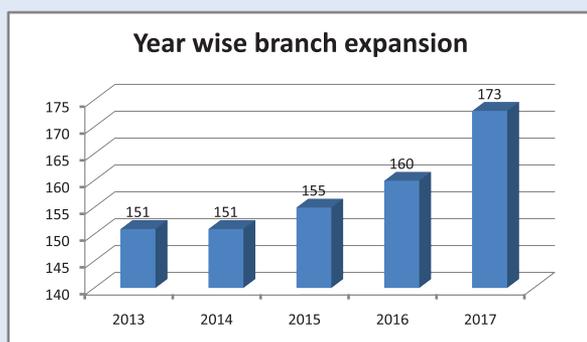


Chart 3: 5 years disbursement trend (in crore)

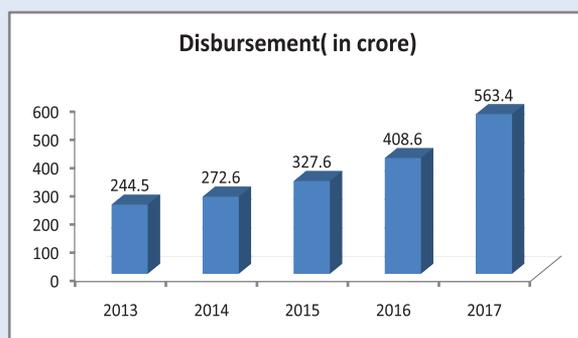


Chart 2: 5 years savings trend (in crore)



Chart 4: 5 years loan outstanding (in crore)

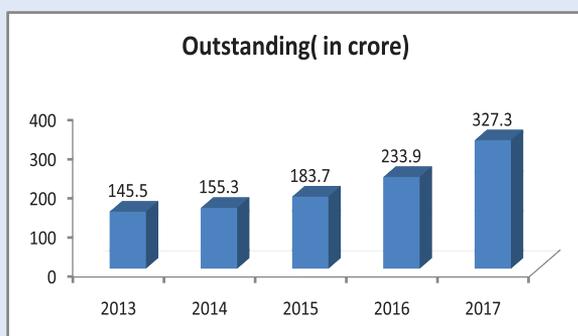


Chart 5: 5 years recovery (in crore)

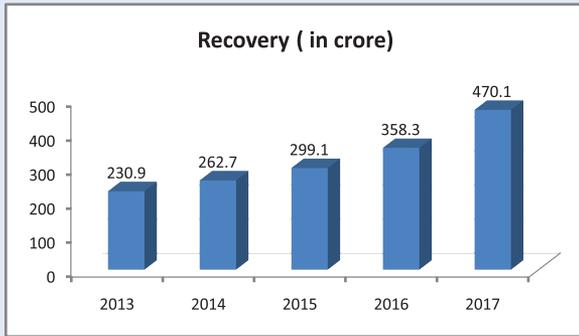


Chart 7: Year wise member status (in lac)

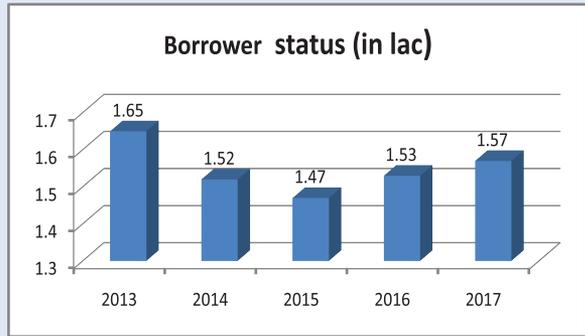
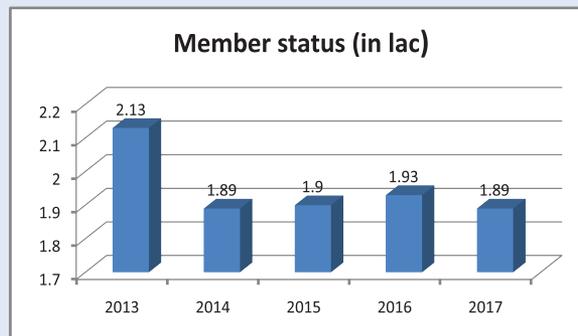


Chart 6: Year wise member status (in lac)



Deligaets Form Bhotan is observing MF Group Meeting at Karanigang, Dhaka



## Project Wise Outstanding

Sl	Products	Achievement of				Increase: (In %) July 2016 - June 2017
		2013 -2014	2014 - 2015	2015 - 2016	2016 - 2017	
1	JAGORON	814,054,486	1,317,639,201	1,512,658,207	1,784,955,549	18.00%
2	AGROSOR	348,361,392	422,713,736	735,589,764	1,386,940,016	88.55%
3	BUNIAD	298,532,589	27,408,924	8,836,236	3,731,010	(57.78%)
4	SUFOLON	6,715,052	5,872,717	15,573,175	34,058,288	118.70%
5	SAHOS	3,88,841	367,066	302,150	205,997	(31.82%)
6	LIFT	1,954,300	3,565,026	5,486,952	10,293,383	87.60%
7	PLDPH	30,880,880	12,181,964	11,814,644	1,689,184	(85.70%)
8	MFTS	3,281,083	3,086,263	3,051,018	937,602	(69.27%)
9	MFMSF	4,399,278	1,723,037	1,651,900	178,149	(89.22%)
10	ENRICH	0	0	2,818,578	9,035,247	220.56%
11	MOVE	44,512,470	42,882,390	41,891,434	40,575,927	(3.14%)
12	Grand Total	<b>1,553,080,371</b>	<b>1,837,440,324</b>	<b>2,339,674,058</b>	<b>3,272,600,352</b>	<b>39.87%</b>

## Targeted ratio and other information

Sl	Components	Achievement of				Increase: (In %) July 2016-June 2017
		2013-2014	2014- 2015	2015- 2016	2016- 2017	
1	Field Officer: Group	19	18	18	16	(11.11%)
2	Field Officer: Member	299	282	286	253	(11.54%)
3	Field Officer: Loanee	240	218	226	211	(6.64%)
4	Field Officer: Loan outstanding	2,453,523	2,718,107	3,471,326	4,398,656	26.71%
5	OTR	99.08%	99.06%	99.02%	98.65%	(0.37)%
6	CRR	99.05%	99.37%	99.41%	99.53%	0.12%
7	Savings Outstanding Ratio	46.45%	45.02%	41.54%	38.18%	(8.09%)
8	Average Savings per Member	4752	5608	6371	7967	25.05%



People's Academy for Role Transfer (PART)  
Kishoreganj

## Organisational affairs and development

People's Academy for Role Transfer (PART) was set up with the objective to build capacity of people who have enormous potential to contribute to the society. As such, PART can be considered as a centre for people's development. It offers venue and services to the development agencies and other institutions-public as well as corporate to arrange training, seminars, workshops and conferences etc. At present PART has two separate premises equipped with state-of-the-art amenities and facilities located at Kishoreganj Sadar (made operational in 2005) and another premise was at Jamalpur of Bhairab Upazilla (operational since 2014). Both premises are equipped

with air-conditioned luxurious guest rooms, multiple dining facilities and well equipped training and conferencing venues. In 2016-17 a good number of distinguished clients including government, national and international NGOs, private companies have availed services of PART.

- 3,756 (1,605 female and 2,151 male) participants received training from PART.
- 2,883 participants were from POPI (1,155 female and 1,768 male)
- 873 participants were from outside (490 female and 383 male)
- 465 persons availed PART services as guest; including 13 from abroad.

### Contact with

- PART Kishoreganj Sadar  
Email: [popipart@yahoo.com](mailto:popipart@yahoo.com)  
Cell: 8801711683182.
- PART Jamalpur, Bhairab  
Email: [info@partbd.org](mailto:info@partbd.org)  
Tel: 0941-62847, Cell: 01715980708

## Farm

An animal Breeding Farm in 2010 was established in Singimari, Hatibandha of Lalmonirhat district on around 4.50 acres of lands with the objective to supply healthy cows, goat, hens and sapling to the poor people and targeted beneficiaries for conducting ELG activities. As an integrated enterprise the farm is equipped with cow shed, goat breeding shed, poultry firm, fish pond/nursery, plant nursery, fodder cultivation, vegetable garden and mini orchard. At the end of this year (June 2017) there were 66 caws, 173 goats, 1170 saplings, 479 trees in the farm. Fresh milk was supplied to the buyers amounting of Tk. 9, 51,266.

The demands of goats, sapling, compost fertilizer, earth-worm for vermi-compost production etc are meet up from this farm. The farm has expanded its interventions further during the year.

## Poultry Farm and Plant Nursery

POPI set up a Nursery and Poultry Farm on 2.30 acres of land at Jamalpur village of Bhairab Upazilla with multi-dimensional potentials. There are three chicken sheds for broiler and layer hens. The farm currently has been running with 4,173 layer and broiler hens. The average production of eggs per day was 2,122. Along with eggs production different types of saplings (fruits, timbers and medicinal varieties) are also produced here. There were 3050 saplings on different category ready for sale.

POPI breeding farm at Singimari, Hatibandha





Staffs are developing learning materials. Durgapur, Netrokona

## Staff development

A total of 438 (279 male and 159 female) staff members received training from Social empowerment sector. They were capacitated on Education, Health Nutrition and WaSH, Alternative Livelihood Security, Disaster Risk Reduction and Climate Change Adaptation and also on Rights and Governance so that they can contribute up to the mark for the successful and quality implementation of projects/ programs. Besides, 441 staff received training on different issues/ subjects related to smooth operation of POPI-Micro finance (Savings and Credit Management, Accounting, Management and Supervision etc) program. A good number of staff received training on information technology too. As part of ongoing staff capacity development process, there was scope to attend and participate in different workshops and seminars at home and abroad. Three members of senior management team participated at Asia-Pacific Financial Inclusion Summit 2017 held in Vietnam. Deputy Director HR & Administration attended a 7 month long training on Gender Leadership Development Program. Deputy Director (M&E) completed a three months training course on leadership on Humanitarians Assistance and Assistant Director, Resource Mobilization attended a course on Cash Transfer Process Leadership.

Staff development training at PART Jamalpur, Bhairab



## PART Transport

POPI Transport established in 2012 is a sister concern of POPI- PART. It provides carrying facilities to the development organizations, government agencies and general public as well. The system has two pick-up vans operated by three regular staffs. During the most part of the year, the transport system was busy in serving the government's school feeding programmes mainly in Mymensingh. In addition, the transport system is also made available to serve any emergency need.

## Offices

There are separate offices for the Microfinance service and Social development projects. For Microfinance service there are 173 Offices in 19 districts including region and branch offices. Project offices are subject to the duration of the project. During the reporting year, POPI conducted the activities under Social Empowerment Sectors through 31 offices spread over its working areas. POPI Head office is housed in two buildings in Dhaka.

## Staff Information

Level/type	Staffs as on 30 June 2017		
	Male	Female	Total
Senior Management	12	2	14
Manager	39	1	40
Mid-manager	451	40	491
Front line staff	745	291	1036
Support Staff	49	4	53
Casual Staff/Paid volunteer	128	728	856
<b>Total</b>	<b>1424</b>	<b>1066</b>	<b>2490</b>

## Development of Information Technology

Information Technology (IT) unit of POPI has been working to develop computerized systems to ensure transparency, accountability and good governance at all levels of the organization. It also works for providing solution of the problem related to IT. There are 7 full time experienced staff in this unit to offer IT related solutions.

POPI has installed high end technology/ equipments to strengthen its IT capacity. It has, meanwhile installed a Linux based proxy server which insures access control of users and preserves the logging history for at least six months periods. Besides, an organizational webmail ([www.popibd.org](http://www.popibd.org)) has been developed and made operational. The IT unit is maintaining Routes for managing bandwidth for individual users, as well as whole building covered by secured Wi-Fi network. One hundred seventy three (173) microfinance branches (Field Offices) have been brought under automation and all branches post daily collection data through online based software [microfin 360.com/popii](http://microfin360.com/popii).



## POPI honored with best Citi Micro-entrepreneurship award 2016

POPI was honored with the best Citi Micro-Entrepreneurship Award in this year for its outstanding contribution to the economy. Citi Foundation, the philanthropic arm of Citigroup on 15 April 2017, awarded twelve (12) micro-entrepreneurs in four categories and two (2) micro-finance institutions in two categories at the 12th edition of the show, at the The Westin Hotel, Dhaka. Peoples Oriented Program Implementation (POPI) was awarded as the best micro-finance institution. Mr. AHM Mustafa Kamal, Minister for Planning, and Mr. M A Mannan, state Minister for Finance, Mr. S.K. Sur Chowdhury, Deputy Governor of Bangladesh Bank graced the award giving ceremony. Mr. James Morrow, Sub-cluster Head of Citi Bangladesh and Sri Lanka, Mr. Rashed Maqsood,

Country Officer of Citi Bangladesh; Ms. Zahida Fizza Kabir, Executive Director of Sajida Foundation, and Mr. Abdul Awal, Executive director of CDF, were also present at the function. Mr. Wahiduddin Mahmud, Chairperson of the Awards Advisory Council noted "we have selected the winners for their innovative products and branding activities that are really adding value to the country's growth." The planning minister and also Chief Guest of the program Mr. AHM Mustafa Kamal urged the central bank, SME Foundation and Non-Governmental Organizations to work hand in hand to promote the sector. He also emphasized for developing an independent research wing for the SMEs.



Executive Director receiving award from Mr. M A Mannan, state Minister for Finance

# Chapter-5

- Credit rating summery
- Performance and trend analysis
- Financial statements
- Audit's report

## Credit Rating

The Credit Rating of the organization has been done by ARGUS CREDI RATING SERVICES LTD. (ACRSL) based on the audited financial statements for the year 2015-16. The organization has been assigned 'A' and 'ST-3' ratings for long-term and short-term respectively by the credit rating service provider. The rating summary is given here under:

**Ref No** : ACRSL13434/16  
**Company Name** : People's Oriented Program Implementation (POPI)  
**Assigned Ticker** : POPI  
**Activity** : Execution of credit disbursement and skill development programs for the underprivileged men, women, youth and children  
**Incorporated On** : 15th November, 1986  
**Head Office** : House# 5/11-A, Block # E, Lalmatia, Dhaka-1207

**Rating Type** : Corporate / Entity  
**Rating Validity** : December 20, 2017  
**Analyst(s)** : ACRSL Analyst Team  
**Committee(s)** : ACRSL Rating Committees

### Rating Summary

Credit Rating	Current	Previous
Long-Term	A	A-
Short-Term	ST-3	ST-3
Publishing Date	December 20, 2016	December 20, 2015

### Rating Explanation

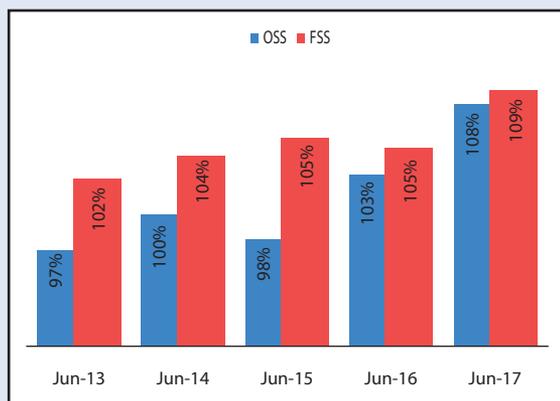
Rating	Explanation
A	Investment grade. High credit quality and low expectation of credit risk. When assigned this rating indicates the obligor has strong capacity to meet its financial obligations but may be vulnerable to adverse economic conditions compared to obligors with higher credit ratings.
ST-3	Good certainty of timely payment. Liquidity factors and company fundamentals are sound. Although ongoing funding needs may enlarge total financing requirements, access to capital markets is good. Risk factors are small.

Rating Validity: This validity assumes no additional loan over that disclosed in FY15[Ending June 30] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY15.

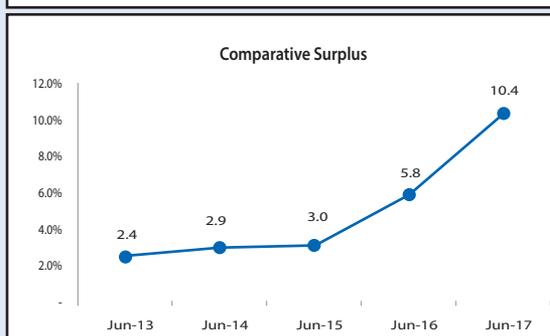
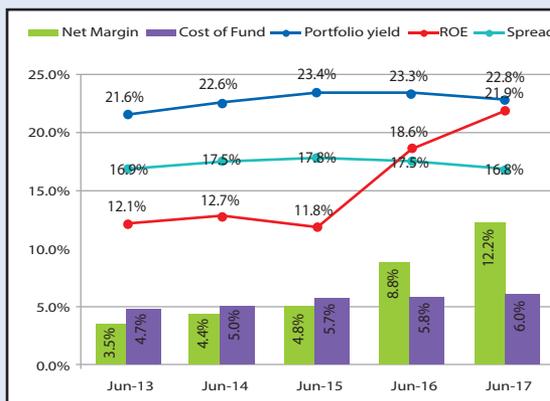
## Performance & Trend Analysis

### Sustainability and Profitability

POPI operates as a profitable and sustainable organization. During the year 2016-2017 the organization achieves 108% operational self sufficiency (OSS) as opposed to 103% in last year. The financial self-sufficiency (FSS) in the year 2016-2017 is 109% compared to 105% in 2015-2016.



Net profit of BDT 10.4 crore is posted in 2016-2017 compared to BDT 5.8 crore in 2015-2016. The net profit increases by 79.31% over the preceding year. The return on equity (ROE) stands at 22% compared to 19% in 2015-16. The net financial margin rises to 12% compared to 9% in 2015-16.



### Portfolio Quality

Loan portfolio is the main asset of an MFI. Quality is characterized by low portfolio at risk. Portfolio at risk (PAR) greater than 180 days 2.17% at the end of 2016-17 compared to 4.28% in 2015-2016. Loan loss reserve ratio is figured out at 3.49% compare to 5.03% in the preceding year. The reserve contains adequate fund to absorb potential risks or capital losses as of 30 June 2017 which stood at BDT 11.40 crore and 94.67% of the portfolio is without any payments in arrears at all. An amount of BDT 3.09 crore has been written-off during 2016-2017, however, efforts to collect bad loans continue during the year. As per policy, the loan loss reserve requirement works out at BDT 11.40 crore while provision is made at BDT 11.40 crore. The aging of portfolio is shown in table-A1.

Table-A1: Portfolio analysis

Classification Status	2016-2017		2015-2016	
	Amount (crore)	%	Amount (core)	%
Standard Loan	309.81	94.67%	220.19	93.37%
Loans Overdue by:				
1-30 days	5.99	1.83%	0.36	1.81%
31-180 days	4.33	1.32%	3.91	0.54 %
181 -365 days	0.80	0.24%	3.86	0.52%
Over 365 days	6.33	1.93%	5.65	3.76%
Total	327.26	100.00%	233.97	100.00%

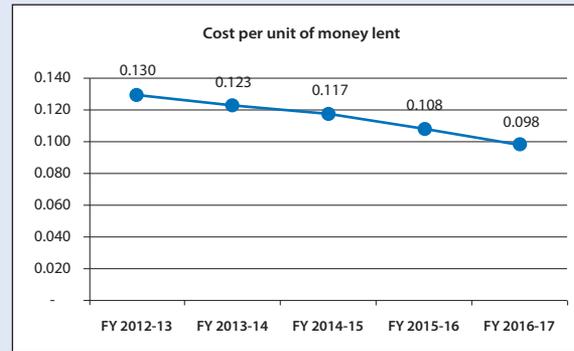
## Leverage Ratio

In the financial market, equity is considered as a base for commercial borrowing. Before an MFI can borrow commercially it is imperative that the organization is financially viable and that it will continue to be viable in the long term. This is understood by debt-equity ratio, equity to assets ratio and debt service coverage ratio (DSCR). In 2016-17, the debt to equity ratio figures at 5.83. Besides, the equity to total assets ratio (capital adequacy) is 14.28% and DSCR is 1.25 times. The given ratios are favorable enough to encourage the lenders and the savers to have ample confidence in the institutional capacity of POPI.

## Efficiency and Productivity

Efficiency and productivity ratios refer to the ability of the MFIs to minimize costs of operations and enhance profitability. These ratios indicate whether the MFIs are maximizing the use of resources. Productivity refers to the volume of business that is generated (output) for a given resource or asset (input) while efficiency refers to the cost per unit of output.

The operating cost ratio, a measure of efficiency decreases. The cost of per unit money lent slightly decreased to BDT 0.098 during the year compared to BDT 0.108 in the preceding year. The financial cost ratio slightly increased to 6.08% in 2016-17 compared to 6.06% in the preceding year. The reason is the portfolio growth (39.87%) which results into increasing borrowing from commercial sources of capital.



## Financing Mix

The overall capital grows steadily in the last couple of years with the infusion of borrowed funds, client savings, and retained earnings. The financial resources deployed stand BDT 420.06 crore at the end of 2016-17 as opposed to BDT 299.62 crore in 2015-16 with an increase of 40%. Of the total resources employed 14% is contributed by equity/own fund, 15% PKSF borrowing, 30% Bank & NBFIs borrowing, 30% client savings, and rest 11% from other sources. Details are given in Table-A2.

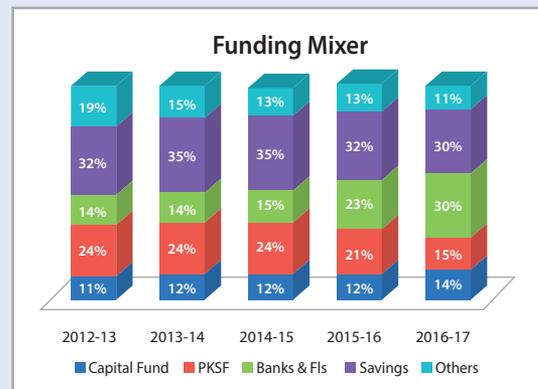
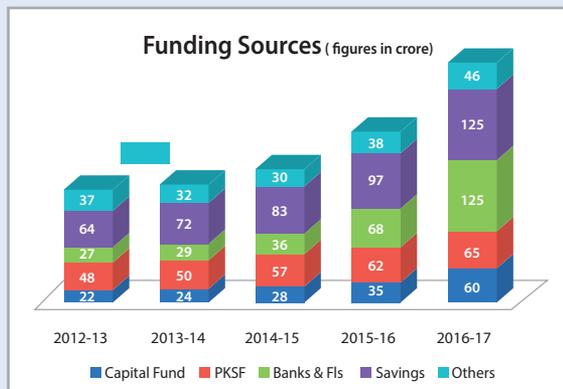


Table-A2: Financing Mix

Financial Resources	2012-13		2013-14		2014-15		2015-16		2015-16	
	Amount	%								
Capital Fund	37.03	19%	34.34	17%	35.98	15%	44.06	15%	59.99	14%
PKSF	47.56	24%	49.80	24%	56.80	24%	62.04	21%	64.64	15%
Banks & FIs	19.26	10%	21.28	10%	24.77	11%	48.79	16%	124.81	30%
Savings	64.05	32%	72.14	35%	82.77	35%	97.26	32%	125.04	30%
Others	30.03	15%	28.73	14%	33.84	14%	47.47	16%	45.58	11%
Total	197.92	100%	206.29	100%	234.17	100%	299.62	100%	420.06	100%
Growth		14%		4%		14%		28%		40%

### Asset Composition

The asset structure shows that during the year 77.9% of the total assets are held in terms of loan portfolio compared to 78.1% in the preceding year. The net fixed assets are 9.8% of the total assets compared to 9.0% in 2015-16. The benchmark of the fixed assets stands around 10-15%. The nature of the fixed assets mostly includes land and building for office premises. The short-term investment stands at 7.7% which was 8.4% in preceding year. The investment constitutes major two items: (1) 10% of customers' total savings and (2) 10% of accumulated surplus reserve fund in accordance with MRA rules. The cash and bank balance is 2.2% which remained same in the last year. The other assets remain at 2.4% which remained 2.3% in the last year. The details are given in table-A3.

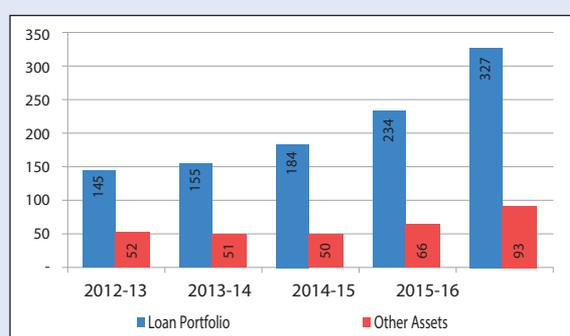


Table-A3: Asset composition of June 30

Asset Composition	2012-13		2013-14		2014-15		2015-16		2016-17	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Fixed Assets	15.72	7.9%	16.08	7.8%	15.90	6.8%	26.91	9.0%	41.29	9.8%
Loan Portfolio	145.46	73.5%	155.31	75.3%	1,83.74	78.5%	233.97	78.1%	327.26	77.9%
Investment	14.41	7.3%	19.64	9.5%	20.50	8.8%	25.05	8.4%	32.37	7.7%
Other Assets	4.19	2.1%	4.38	2.1%	5.30	2.3%	6.96	2.3%	10.06	2.4%
Cash & Bank	18.14	9.2%	10.87	5.3%	8.73	3.7%	6.73	2.2%	9.08	2.2%
Total	197.92	100.0%	206.29	100.0%	2,341.67	100.0%	299.62	100.0%	420.06	100.0%
Growth		14%		4%		14%		28%		40%

## Five Years Balance Sheet (as on 30 June)

*Figures in crore BDT*

PROPERTIES & ASSETS	30-Jun -13	30-Jun -14	30-Jun -15	30-Jun -16	30-Jun -17
<b>A. Non-Current Assets</b>	<b>15.72</b>	<b>16.08</b>	<b>15.90</b>	<b>26.91</b>	<b>41.29</b>
Property, Plant & Equipments	15.72	16.01	15.75	26.70	41.10
Intangible Assets	-	0.08	0.16	0.21	0.18
<b>B. Biological Assets</b>	<b>0.14</b>	<b>0.32</b>	<b>0.51</b>	<b>0.93</b>	<b>1.47</b>
<b>C. Current Assets</b>	<b>182.06</b>	<b>189.89</b>	<b>217.75</b>	<b>271.78</b>	<b>377.30</b>
Loan to Members	145.46	155.31	183.74	233.97	327.26
Shortterm Investments	14.41	19.64	20.50	25.05	32.37
Accounts Receivables	1.04	0.77	3.72	4.77	5.53
Advance, Deposits & Prepayments	3.00	3.29	1.02	1.23	3.00
Stock & Stores	0.00	0.00	0.04	0.03	0.06
Cash & Cash equivalents	18.14	10.87	8.73	6.73	9.08
<b>Total Assets (A+B+C)</b>	<b>197.92</b>	<b>206.29</b>	<b>234.17</b>	<b>299.62</b>	<b>420.06</b>
<b>CAPITAL FUND &amp; LIABILITIES</b>					
<b>D. Capital Fund</b>	<b>21.96</b>	<b>23.74</b>	<b>27.93</b>	<b>34.53</b>	<b>60.00</b>
Donor's Fund	3.34	3.39	3.39	3.39	3.39
Cumulative Surplus	10.76	12.26	15.29	23.57	32.85
Revaluation Reserve	2.57	2.57	2.57	2.57	16.67
Reserve Fund	0.45	1.85	2.23	2.39	3.49
Disaster Management Fund	1.96	2.27	2.64	-	-
Reserve for Contingent Assets	-	-	0.09	0.38	0.50
LLP on standard loan	2.88	1.40	1.72	2.23	3.10
<b>E. Non-current Liabilities</b>	<b>88.06</b>	<b>91.48</b>	<b>111.68</b>	<b>136.89</b>	<b>170.36</b>
LLP on classified loan	15.07	10.60	8.05	9.53	8.31
Loans from PKSF-long term	25.25	24.52	42.09	48.16	54.32
Loan from other Institutions-long term	5.18	7.49	7.27	12.85	12.61
Loan from commercial banks	-	-	-	-	9.92
Other long term liabilities	16.94	20.02	21.17	27.43	35.19
Members Savings Deposits-Long term	25.62	28.86	33.11	38.91	50.01
<b>F. Current Liabilities</b>	<b>87.91</b>	<b>91.07</b>	<b>94.55</b>	<b>128.21</b>	<b>189.71</b>
Loans from PKSF-short term	22.31	25.28	14.71	13.87	10.32
Loan from other Institutions-short term	2.87	-	4.19	5.94	2.84
Loans from Commercial Banks-short term	19.26	21.28	24.77	48.79	99.44
Members Savings Deposits-Short term	38.43	43.29	49.66	58.36	75.02
Accounts Payable	5.03	1.23	1.22	1.25	2.09
<b>Total Capital Fund and Liabilities (D+E+F)</b>	<b>197.92</b>	<b>206.29</b>	<b>234.17</b>	<b>299.62</b>	<b>420.06</b>

## Five Years Income Statement (year ended 30 June)

*Figures in crore BDT*

Particulars	2012-13	2013-14	2014-15	2015-16	2016-17
<b>A. Income from Micro Finance</b>	<b>34.08</b>	<b>38.35</b>	<b>41.45</b>	<b>50.02</b>	<b>65.40</b>
Micro Finance (MF) Revenue	29.94	33.91	39.74	48.72	64.09
Interest Income	1.70	1.82	1.66	1.29	1.31
Other Income	2.44	2.61	0.04	0.01	0.01
<b>B. Borrowing Cost</b>	<b>7.16</b>	<b>8.49</b>	<b>10.67</b>	<b>13.33</b>	<b>18.46</b>
<b>C. Loan Loss Expenses</b>	<b>1.82</b>	<b>1.24</b>	<b>1.29</b>	<b>2.00</b>	<b>2.73</b>
<b>D. Financial Margin (A-B-C)</b>	<b>25.11</b>	<b>28.61</b>	<b>29.49</b>	<b>34.68</b>	<b>44.21</b>
<b>E. Grant Income</b>	<b>34.47</b>	<b>27.47</b>	<b>21.40</b>	<b>16.18</b>	<b>19.51</b>
<b>F. Operational Surplus (D+E)</b>	<b>59.58</b>	<b>56.08</b>	<b>50.89</b>	<b>50.86</b>	<b>63.72</b>
<b>Operating Expenses</b>					
Salaries & Benefits	28.36	28.78	27.54	28.94	31.09
Social Development Cost	20.00	14.63	11.08	6.66	10.80
Office Rent	1.82	1.91	2.01	2.07	2.24
Printing & Stationery	0.80	0.64	0.66	0.74	1.07
Travelling	1.16	1.13	1.03	1.14	1.28
Telephone & Postage	0.47	0.41	0.42	0.46	0.48
Repair & Maintenance	0.40	0.30	0.36	0.25	0.40
Fuel Cost	1.01	0.89	0.74	0.62	0.63
Gas & Electricity	0.34	0.34	0.37	0.41	0.48
Entertainment	0.14	0.16	0.16	0.20	0.22
Advertisement	0.04	0.04	0.04	0.06	0.08
Newspaper & Periodicals	0.02	0.02	0.02	0.02	0.02
Bank Charges/ DD Charges	0.18	0.16	0.15	0.19	0.30
Training Expenses	0.10	0.30	0.12	0.13	0.00
Legal Expenses	0.05	0.04	0.13	0.11	0.21
Registration Fee	0.02	0.03	0.05	0.08	0.07
Meeting Expense	0.06	0.11	0.25	0.25	0.44
Other Operating Expenses	1.24	1.70	1.31	1.58	2.39
Fees for professional Services	0.24	0.28	0.21	0.14	0.16
Taxes	0.15	0.16	0.00	0.01	0.02
Insurance Expense	0.00	0.01	0.01	0.01	0.01
Disaster Management Fund Expenses	0.27	0.32	0.37	-	-
Depreciation Expenses	0.29	0.80	0.80	0.95	0.94
Amortization Expense	-	0.01	-	0.03	0.03
<b>G. Total Operating Expense</b>	<b>57.16</b>	<b>53.18</b>	<b>47.84</b>	<b>45.05</b>	<b>53.36</b>
<b>Net Surplus</b>	<b>2.42</b>	<b>2.91</b>	<b>3.05</b>	<b>5.81</b>	<b>10.36</b>

## Key Indicators

Category	Name of Indicator	FY 2014 -15	FY 2015 -16	FY 2016 -17
Profitability Indicators	Operating Self Sufficiency	104.06%	110.14%	116.42%
	Financial Self Sufficiency	108.12%	112.63%	118.40%
	Net Financial Spread	17.47%	17.26%	16.76%
	Portfolio Yield	23.44%	23.33%	22.84%
	Return on Average Assets	1.63%	2.67%	3.99%
	Return on Average Equity	12.83%	19.06%	25.03%
	Financial Expenses Ratio	5.98%	6.06%	6.08%
	Operating Expenses Ratio	15.77%	14.31%	12.64%
Portfolio Quality	On Time Recovery Rate (OTR)	99.16%	99.02%	99.23%
	Cumulative Recovery Rate (CRR)	99.37%	99.41%	99.60%
	Portfolio at Risk (PAR) over 30 days	0.54%	1.67%	1.32%
	Portfolio at Risk (PAR) over 180 days	0.52%	1.65%	0.24%
	Portfolio at Risk (PAR) over 365 days	3.76%	2.41%	1.93%
	Loan Loss Reserve Ratio	5.31%	5.03%	3.49%
Asset/ Liability Management	Current Ratio	2.31	2.13	2.00
	Gross Portfolio to Total Assets	78.47%	78.09%	77.91%
	Financial Margin to Total Assets	18.05%	18.25%	17.81%
	Annual Growth to Total Assets	13.51%	27.95%	40.20%
Solvency Ratio	Debt to Equity Ratio (times)	7.05	7.37	5.83
	Equity-to-assets ratio	11.93%	11.52%	14.28%
	Debt-to-assets ratio	84.11%	84.88%	83.24%
	Interest coverage ratio (times)	3.73	3.67	3.60
Productivity Ratio	Member per field officer	282	286	239
	Loanee per field officer	218	222	197
	Average Loan Amount (BDT) per Field Officer	2,718,107	3,471,326	4,344,119
	Average Savings Amount (BDT) per Field Officer	1,223,668	1,441,839	1,679,069
	Average Disbursed Loan Size (BDT)	22,408	27,464	34,032
	Average Outstanding Loan Size (BDT)	12,458	15,339	22,034
	Cost per unit of money lent	0.117	0.108	0.098

**INDEPENDENT AUDITORS' REPORT TO THE  
Governing Body of People's Oriented Program Implementation (POPI)**

We have audited the accompanying financial statements of People's Oriented Program Implementation (POPI) which comprise the Consolidated Statement of Financial Position as of 30 June 2017 and the Consolidated Statement of Profit or Loss and other Comprehensive Income, Consolidated Statement of Cash Flows, Consolidated Statement of Changes in Capital Fund for the year then ended and a summary of significant accounting policies and other explanatory notes.

**Management's Responsibility for the Financial Statements**

POPI management is responsible for the preparation and fair presentation of these financial statements in accordance with Bangladesh Financial Reporting Standards (BFRS), the Microcredit Regulatory Authority Act, 2006, the Microcredit Regulatory Authority Rules, 2010 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.

**Auditor's Responsibility**

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing (BSA). Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatements.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

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

**Opinion**

In our opinion, the financial statements referred to above give a true and fair view of the financial position of POPI as of 30 June 2017, and its financial performance and its cash flows for the year then ended in accordance with Bangladesh Financial Reporting Standards (BFRS), the Microcredit Regulatory Authority Act, 2006, the Microcredit Regulatory Authority Rules, 2010 and other applicable laws and regulations.

We also report that:

- 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;
- in our opinion, proper books of account as required by law and MRA Act and Rule have been kept by POPI so far as it appeared from our examination of those books;
- the statement of financial position and the statement of comprehensive income together with the annexed notes 1 to 57 dealt with by the report are in agreement with the books of account;

Place: Dhaka  
Dated: 12 Sep 2017

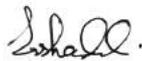
  
**Ashraful Haque Nabi & Co**  
Chartered Accountants



**Registered under the Societies Registration Act, 1860**  
**People's Oriented Program Implementation (POPI)**  
**Consolidated Statement of Financial Position**  
**As at 30 June, 2017**

	Notes	30-Jun-2017	30-Jun-2016
<b>PROPERTIES &amp; ASSETS</b>			
<b>Non-Current Assets</b>		<b>412,861,010</b>	<b>269,125,454</b>
Property, Plant and Equipment	6.00	411,042,444	266,985,964
Intangible Assets	7.00	1,818,566	2,139,490
Biological Asset	8.00	<b>14,708,535</b>	<b>9,346,488</b>
<b>Current Assets</b>		<b>3,773,035,149</b>	<b>2,717,773,132</b>
Loan to Members	9.00	3,272,600,352	2,339,674,058
Investment on Fixed Deposit	10.00	323,731,911	250,526,798
Accounts Receivable	11.00	55,304,022	47,709,271
Advance, Deposit & Prepayments	12.00	30,017,395	12,253,417
Stock & Stores	13.00	557,126	314,272
Cash & Cash Equivalent	14.00	90,824,343	67,295,316
<b>Total Properties and Assets</b>		<b>4,200,604,694</b>	<b>2,996,245,074</b>
<b>CAPITAL FUND AND LIABILITIES</b>			
<b>Capital Fund</b>		<b>599,950,592</b>	<b>345,279,463</b>
Donor's Fund	15.00	33,865,573	33,865,573
Cumulative Surplus	16.00	328,502,457	235,718,439
Statutory Reserve Fund	17.00	34,931,812	23,905,903
Revaluation Reserve Fund	18.00	166,669,655	25,704,207
Reserve for Contingent Assets	20.00	5,000,000	3,800,000
LLP on Standard Loan	21.00	30,981,095	22,285,341
<b>Non-Current Liabilities</b>		<b>1,703,592,368</b>	<b>1,370,771,464</b>
LLP on Classified Loan	22.00	83,096,981	95,345,287
Loan from PKSF	23.01	543,187,492	481,645,828
Loan from NBFI & Others Institutions	24.01	126,100,599	128,508,815
Loan from Commercial Banks	25.01	99,200,311	-
Others Long-term Liabilities	26.00	351,860,278	276,213,666
Members Savings Deposit	27.01	500,146,707	389,057,868
<b>Current Liabilities</b>		<b>1,897,061,734</b>	<b>1,280,194,147</b>
Loan from PKSF	23.02	103,187,507	138,745,840
Loan from NBFI & Others Institutions	24.02	28,385,891	59,393,804
Loan from Commercial Banks	25.02	994,401,606	487,880,589
Members' Savings Deposit	27.02	750,220,061	583,586,803
Accounts Payable	28.00	20,866,669	10,587,111
<b>Total Capital Fund and Liabilities</b>		<b>4,200,604,694</b>	<b>2,996,245,074</b>

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



Director (F & A)



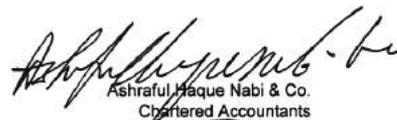
Executive Director



Chairperson

Signed in terms of separate report of even date annexed.

Place : Dhaka  
Dated : 12 September 2017



Ashraf ul Haque Nabi & Co.  
Chartered Accountants



**Registered under the Societies Registration Act, 1860**  
**People's Oriented Program Implementation (POPI)**  
**Consolidated Statement of Profit or Loss and Other Comprehensive Income**  
**For the year ended 30 June, 2017**

	Notes	FY 2016-2017	FY 2015-2016
<b>A. Income from Micro Finance:</b>		<b>654,039,291</b>	<b>500,763,467</b>
Micro Finance Revenue	29.00	640,879,269	487,158,757
Interest Income	30.00	13,054,103	13,511,972
Other Income	31.00	105,919	92,738
<b>B. Borrowing Costs</b>	<b>32.00</b>	<b>184,604,355</b>	<b>133,335,597</b>
<b>C. Loan Loss Expenses</b>	<b>33.00</b>	<b>27,320,009</b>	<b>20,013,290</b>
<b>D. Financial Margin (A-B-C)</b>		<b>442,114,927</b>	<b>347,414,580</b>
E. Grant Income	34.00	195,089,008	161,825,028
<b>F. Operational Surplus (D+E)</b>		<b>637,203,935</b>	<b>509,239,608</b>
<b>G. Operating &amp; Admin Expenses</b>			
Salaries & Benefits	35.00	310,924,502	289,618,456
Social Development Program Cost	36.00	108,010,407	66,603,181
Office Rent	37.00	22,378,467	20,456,457
Printing & Stationery	38.00	10,695,282	7,413,983
Travelling & Conveyance	39.00	12,834,486	11,379,131
Postage & Telephone	40.00	4,809,880	4,643,642
Repair & Maintenance	41.00	3,959,965	2,526,258
Fuel & Lubricants	42.00	6,278,281	6,245,431
Utilities	43.00	4,759,711	4,058,477
Entertainment	44.00	2,211,036	2,049,502
Advertisement	45.00	769,496	622,035
Newspaper & Periodicals	46.00	208,165	200,839
Bank Charge & Commission	47.00	2,976,521	1,858,009
Training & Workshop	48.00	4,776	1,285,327
Legal Expenses	49.00	2,118,665	1,079,705
Registration Fees	50.00	730,110	844,521
Meeting Expenses	51.00	4,419,398	2,541,570
Other Operating Expenses	52.00	23,936,560	16,432,681
Fees for Professional Services	53.00	1,609,783	1,388,968
Tax Expenses	54.00	230,648	72,505
Insurance Expenses	55.00	53,824	51,034
Depreciation Expenses	56.00	9,367,371	9,497,749
Amortization	57.00	320,924	255,354
<b>Total Expenditure</b>		<b>533,608,258</b>	<b>451,124,815</b>
<b>Net Surplus (H=F-G)</b>		<b>103,595,677</b>	<b>58,114,793</b>
<b>Total</b>		<b>637,203,935</b>	<b>509,239,608</b>

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

  
 Director (F & A)

  
 Executive Director

  
 Chairperson

Signed in terms of separate report of even date annexed.

Place : Dhaka  
 Dated : 12 September 2017

  
 Ashraf Haque Nabi & Co.  
 Chartered Accountants



Registered under the Societies Registration Act, 1860  
People's Oriented Program Implementation (POPI)  
Consolidated Statement of Cash Flows  
For the year ended 30 June 2017

	Amount in Tk.	
	FY 2016-2017	FY 2015-2016
<b>A. Cash flow from Operating Activities</b>		
Surplus of income over expenditure	103,595,677	58,114,793
<b>Add: Amount considered as non cash item</b>		
Depreciation	9,363,165	9,396,630
Amortization	320,924	255,354
Loan Loss Provision	(3,552,552)	20,013,290
DMF Provision	-	(26,428,690)
Gain on Biological Assets	(6,167,828)	(3,782,033)
Accrued Expenses	(86,711)	112,085
Adjustment of Capital Fund	(10,811,659)	24,671,155
<b>Sub-total of non cash items</b>	<b>92,661,016</b>	<b>82,352,584</b>
<b>Adjustment for other accounts:</b>	<b>(588,214,845)</b>	<b>(420,561,449)</b>
Loan disbursement to beneficiaries	(5,629,998,000)	(4,085,365,000)
Loan recovered from beneficiaries	4,649,957,524	3,574,796,130
Adjustment of Loan to Beneficiaries	47,114,182	8,335,136
Interest Received on FDR	(11,333,665)	(11,862,912)
Sundry Debtor	(204,167)	74,950
Hirepurchase Receivable-Motorcycle	1,195,155	2,007,480
Hirepurchase Receivable-Bi cycle	(62,034)	(211,315)
Contingent Asset	(636,128)	(2,779,259)
Advance	(13,388,523)	(458,847)
Advance Income Tax	(1,237,158)	(1,416,384)
Staff Housing Loan	(969,042)	66,601
Loan to Related Party	-	(200,000)
Loan to VCP Project	(2,169,255)	-
Stock & Stores	(242,854)	102,959
Provision for Contingent Asset	1,200,000	2,900,000
Interest receivable on FDR	(70,566)	363,396
Grant Receivable	(5,798,826)	(2,938,528)
Provision for Savings Interest	(2,316,140)	(1,966,987)
Adjustment of Liability to MDF-PHC	149,059	15,018
Client Premium	(932,835)	1,109,380
Security Money	2,387,868	2,135,202
Contributor for Welfare Fund	1,479,980	1,430,877
Advance-Enrich Program	6,000,000	1,701,105
Advance-LIFT Program	1,473,000	-
Grant-LIFT Program	5,000,000	-
Emergency Fund	67,289,034	(52,895,274)
Health Insurance	-	(1,810)
Provident Fund	183,150	(26,375)
Suchala Project	(122,800)	(7,904)
Member savings Deposits Collection	913,381,605	751,749,845
Member savings Deposits Refund	(635,659,508)	(606,807,458)
Staff SFF	2,298,450	(2,424,028)
Reserve Fund	11,025,909	1,572,335
Gratuity Fund	6,791,740	440,218
<b>Net cash from/(used) in Operating Activities</b>	<b>(495,553,829)</b>	<b>(338,208,865)</b>



	Amount in Tk.	
	FY 2016-2017	FY 2015-2016
<b>B. Cash Flow from Investing Activities:</b>		
Fixed Assets Purchase	(10,849,500)	(119,734,567)
Revaluation reserve	140,965,448	-
Sales/Adjustment of Fixed Assets	(142,570,145)	-
Biological Assets Purchase	(937,480)	(2,038,672)
Biological Assets Sales	1,743,261	1,611,260
Short term Investment in FDR	(73,205,113)	(45,560,988)
Interest Received on FDR	11,333,665	11,862,912
<b>Net cash from / (used) in Investing Activities</b>	<b>(73,519,864)</b>	<b>(153,860,055)</b>
<b>C. Cash Flow from Financing Activities:</b>		
Loan Received	2,785,156,533	1,442,004,216
Loan Repayment	(2,092,225,882)	(1,060,626,296)
Adjustment of Loan	(94,642,121)	(13,533,541)
Inter Unit Loan	(2,018,185)	(7,073,196)
Head Office A/c: Member SFF	-	3,384
Utilizable Grant Fund	(816,673)	(12,691,246)
Risk Fund	-	(377,371)
Fixed Assets Fund	(2,888,219)	(1,055,039)
Health & Education Fund	(30,000,000)	80,000,000
Loan from Provident Fund	30,037,267	47,402,812
Grant Fund Return to Donor	-	(1,954,677)
<b>Net cash used in Financing Activities</b>	<b>592,602,720</b>	<b>472,099,046</b>
<b>D. Net increase / (Decrease) (A+B+C)</b>	<b>23,529,027</b>	<b>(19,969,874)</b>
<b>E. Cash &amp; Bank Balance at the Beginning of the Year</b>	<b>67,295,316</b>	<b>87,265,190</b>
<b>F. Cash &amp; Bank Balance at the End of the Year</b>	<b>90,824,343</b>	<b>67,295,316</b>

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



Director (F&A)



Executive Director



Chairperson

Signed in terms of separate report of even date annexed.

Place : Dhaka  
Dated : 12 September 2017

  
Ashrafal Haque Nabi & Co.  
Chartered Accountants



Registered under the Societies Registration Act, 1860  
People's Oriented Program Implementation (POPI)  
Consolidated Statement of Changes in Capital Fund  
For the year ended 30 June 2017

Particulars	Donor's Fund	Cumulative Surplus	Reserve Fund	Revaluation Reserve Fund	Disaster Management Fund	Reserve for Contingent Assets	LLP on Standard Loan	Total
Balance as at 01 July 2016	33,865,573	235,718,439	23,905,903	25,704,207	-	3,800,000	22,285,341	345,279,463
Surplus during the year	-	103,595,677	-	-	-	-	-	103,595,677
Adjustment during the year	-	214,250	-	-	-	-	-	214,250
Transfer to Reserve Fund	-	(11,025,909)	11,025,909	-	-	-	-	-
Net Provision during the year	-	-	-	-	-	1,200,000	8,695,754	9,895,754
Return back to Cumulative Surplus	-	-	-	-	-	-	-	-
Revaluation Reserve	-	-	-	140,965,448	-	-	-	140,965,448
<b>Balance as at 30 June 2017</b>	<b>33,865,573</b>	<b>328,502,457</b>	<b>34,931,812</b>	<b>166,669,655</b>	<b>-</b>	<b>5,000,000</b>	<b>30,981,095</b>	<b>599,950,592</b>
Balance as at 01 July 2015	33,865,573	152,932,491	22,333,568	25,704,207	26,428,690	900,000	17,155,403	279,319,932
Surplus during the year	-	58,114,793	-	-	-	-	-	58,114,793
Adjustment during the year	-	(185,200)	-	-	-	-	-	(185,200)
Transfer to Reserve Fund	-	(1,572,335)	1,572,335	-	-	-	-	-
Net Provision during the year	-	-	-	-	-	2,900,000	5,129,938	8,029,938
Return back to Cumulative Surplus	-	-	-	-	(26,428,690)	-	-	-
Revaluation Reserve	-	26,428,690	-	-	-	-	-	26,428,690
<b>Balance as at 30 June 2016</b>	<b>33,865,573</b>	<b>235,718,439</b>	<b>23,905,903</b>	<b>25,704,207</b>	<b>-</b>	<b>3,800,000</b>	<b>22,285,341</b>	<b>345,279,463</b>

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

*Shahid*  
Director (F & A)

Signed in terms of separate report of even date annexed.

*[Signature]*  
Executive Director

*[Signature]*  
Chairperson

*[Signature]*  
Ashrafal Haque Nabi & Co.  
Chartered Accountants

Place : Dhaka  
Dated : 12 September 2017



**Registered under the Societies Registration Act, 1860  
People's Oriented Program Implementation (POPI)  
Notes to the Financial Statements  
for the year ended 30 June, 2017**

**01.00 Back ground**

People's Oriented Program Implementation (POPI) is a national development organization formed and came into operation during 1986 with the objective of establishment and promotion of fundamental rights of disadvantaged, marginalized and poverty hit masses including children, women & men through poverty alleviation, empowerment and mainstreaming them in the development process of the country. Founded in a small village, Jamalpur of Bhairab Upazila under Kishoregonj District, POPI has area coverage of 850 unions (123 Thana/Upazilas) under 19 administrative districts of Bangladesh. It implements a wide range of social development and financial services activities to achieve its vision, mission and objectives i.e. Education Program, Health and Well being Program, Disaster Risk Reduction Program, Agriculture Program, Human Rights and Gender Equality Program, Micro Finance Programs, Main Streaming Program for the MMC (Most Marginalized Citizen) also it implements a good numbers of activities related with project which are complements to its objectives.

**01.01 Legal status of the organization**

**a. Registration with Registrar of Joint Stock Companies:**

POPI is a registered non profit organization with the Registrar of Joint Stock Companies and Firms under the Societies Registration Act 1860 bearing registration number Khulna-179 dated 28 August 2006.

**b. Registration with NGO Affairs Bureau:**

POPI is registered with the NGO Affairs Bureau under the Foreign Donations (Voluntary Activities) Regulation Ordinance 1978 bearing number 507 dated 30 July 1991. Subsequently it has renewed its registration with the NGO Affairs Bureau on 21 July 2016 which came in to effect since 30 July 2016.

**c. Registration with Social Welfare Department:**

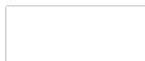
POPI is registered with the Social Welfare Department under the Voluntary Social Welfare Organization (Registration and Control) Ordinance 1961 bearing number Kishore-0056 dated 15 November 1986. Subsequently it has renewed its registration with the Social Welfare Department on 02 May 2012.

**d. Registration with Microcredit Regulatory Authority:**

POPI is registered with the Microcredit Regulatory Authority under the Microcredit Regulatory Authority Act 2006 bearing registration number 02150-01563-00159 dated 16 March 2008. Subsequently it has renewed its registration with the Microcredit Regulatory Authority which is effective upto June 2018.

**01.02 Head Office:**

The principal place of activity of the organization is located at House-5/11-A, Block-E, Lalmatia, Dhaka-1207.



**02.00 Corporate Information of POPI:**

a.	Year of establishment	1986
b.	Nature of operations	i. Social Development Programs ii. Economic Empowerment Sector
c.	Statutory Audit conducted upto	30 June, 2017
d.	Name of Statutory Auditor for Current year	Ashraf ul Haque Nabi & Co.
e.	Number of EC meeting held in FY 2016-2017	6
f.	Date of last AGM held	26 September, 2016

**g. Details of Executive Board Members:**

Name	Position	Qualification	Profession	Present Address
Md. Abdul Hamid Bhuyan	Chairman	M. Sc	Executive Director, Society for Social Services (SSS)	Mymensingh Road, Tangail
Md. Sharif Uddin Ahmed	Vice-Chairman	M.S.S.	Principal	Rafiqul Islam Mohila College, Bhairab, Kishoregonj.
Ms. Rafiqua Akter	Treasurer	M.S.	Free Lancer/ Consultant	397/2, Shantinagar, Akhunjee House, Dhaka-1217.
Ms. Shamsunnahar Chowdury	Executive Member	M. A	Private Service	188/8, 1 No. Tajlane Road, Middle Paik Para, Mirpur, Dhaka
Mr. Rasel Ahmed Liton	Executive Member	MBA	Executive Director, Samaj Kalyan Sangstha (SKS)	House # 226, Road # 07, Mohammadia Housing Ltd. Mohammadpur, Dhaka.
Syed Mosaddeque Hossain	Executive Member	M.S.S	Private Service	3D (1 <sup>st</sup> Floor), Madhavi Govt. Officers Quater, Sobhanbag, Dhaka.
Murshed Alam Sarker	Member Secretary	M. A.	Private Service	55/K-1, Flat # F-3, Road # 9/A, Dhanmondi R/A, Dhaka-1209

**03.00 Basis for Preparation of Financial Statements**

**03.01 Basis of accounting**

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

**03.02 Basis for preparation of financial statements**

POPI maintains its books of accounts 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 programs, are held by the Head Office and transferred to programs as and when required. Balance between projects are eliminated upon combination for the purpose of presentation of the financial statements.

**03.03 Use of estimates and judgments**

In the preparation of the financial statements management required to made judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates.



#### 04.00 Summary of Significant Accounting Policies

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

The financial statements have been prepared on the basis of POPI being a going concern that will continue its operation for the foreseeable future.

POPI generally follows the accrual basis of accounting or a modified form except for Service Charge on 'Loan to Members' which is accounted on a cash basis. The financial statements have been prepared in accordance with comprehensive guidelines and policies disclosed in the above paragraphs.

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

#### 04.01 Reporting currency

Except otherwise expressed, all of POPI's assets, liabilities, capital fund, income and expenditure are denominated in terms of Bangladesh Taka, the local currency. Hence, POPI's operations are not exposed to any risk arising from conversion rate of foreign currency.

#### 04.02 General

Previous year figures have been rearranged, where necessary.

#### 04.03 Revenue recognition

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

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

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

#### 04.03.01 Service Charges

Service charge income is recognized on cash basis following the prudent concept of accounting. Service charge income is calculated using declining balance method in accordance with the following rates which differ depending on the project principles.

SI No.	Particulars	% of Service Charge
01	Jagoron, Agrosor, Sufolon, Enrich, LIFT (PKSF)	25%
02	Jagoron, Agrosor, Sufolon (Non-PKSF)	27%
03	Buniad	20%
04	Sahos	0% - 9%



**04.03.02 Pass book and format sale**

Members are required to procure loan pass book and loan application form. These sale proceeds are recognized when sales are made and amounts are realized.

**04.03.03 Admission fees**

Admission fees collected from the members are recognized when members get admission into group and pay their membership fees.

**04.03.04 Investment income**

Revenue is recognized as the interest accrues unless collection is in doubt.

**04.03.05 Gain/(loss) on sale of non current assets**

Net gains and losses on the disposal of property, plant & equipments 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.

**04.03.06 Othe income**

Other income has been recognized as income and shown in the Statement of Comprehensive Income as and when the Organization has legal authority to receive it.

**04.04 Expenditure recognition**

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

**04.04.01 Interest on members' deposits**

Interest on Members' Deposit calculated on the average of opening and closing balance on individual member's deposit. It is calculated on monthly basis which provision and distribute on members' pass book at the end of the financial year but if member withdraw his/her membership from POPI, he/she get the monthly interest balance on that.

**04.05 Property, Plant and Equipments**

Property, plant & equipments 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 herein.

**04.05.01 Cost and valuation**

Except for land, all fixed assets are stated at cost less accumulated depreciation as per BAS-16 'Property Plant and Equipments'. Initially, land was shown at cost and subsequently it has been revalued in 2010 and 2017. The cost of acquisition of an asset comprises its purchase price and any directly attributable cost of bringing the assets to its working condition for its intended use inclusive of inward freight, duties and non-refundable taxes.



#### 04.05.02 Restoration costs

POPI recognizes in the carrying amount of an item of Property, Plant & Equipment the cost of replacing part of such an item when that cost is incurred if it is probable that the future economic benefits embodied with the item will flow to the Organization and the cost of the item can be measured reliably. Expenditure incurred after the assets have been put into operation, such as repairs and maintenance, is normally charged as revenue expenditure in the Statement of Comprehensive Income during the period in which it is incurred.

#### 04.05.03 Depreciation

Depreciation is charged for the year at the following rates on diminishing balance method based on the nature and estimated useful life of each assets. For additions during the year, depreciation is charged for the remaining months of the year and for disposal depreciation is charged up to the date of disposal. On disposal of fixed assets, the cost and accumulated depreciation are eliminated from the fixed assets schedule and gain or loss on such disposal is reflected in the Statement of Comprehensive Income, 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 POPI are:

Category of Fixed Assets	Rate
Land & Land Development	0%
Building	2.5%
Motor Vehicles	15%
Office Equipments	15%
Electric Equipments	15%
Furniture & fixtures	15%
Software	15%

#### 04.05.04 Donated Assets

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

#### 04.06 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.

#### 04.07 Taxation

Under the Income Tax Ordinance (ITO), 1984 as amended, POPI is subject to submission of income tax return for its present activities/projects. As per 6th Schedule, Part-A, Para 1A of ITO, 1984 Income from Microfinance activities are exempted from taxation. POPI bearing TIN 8293-3521-5756 submits its return of income tax for the organization as a whole. Assessment for assessment years 2013-2014, 2014-2015 and 2015-2016 are pending which are lying with High Court Division of Supreme Court of Bangladesh and Commissioner (Appeal), National Board of Revenue (NBR).



As per Income Tax Ordinance 1984, other income generated out of micro finance activities attracts income tax. During the year POPI earned Tk. 11,333,665 as interest against mandatory fixed deposits according to respective directives. On the contrary, POPI had to incur Tk. 75,695,325 as interest expense against borrowing from commercial banks & NBFIs used in the micro finance operations. Thus, the resulting income under the head other income stands negative. Therefore, no provisions for income tax has been provided in the financial statements.

Moreover, upto 30 June, 2017 Advance Income Tax (AIT) amounting Tk. 4,374,533 has been deducted by different parties from POPI's income, the corresponding figure as on 30 June, 2016 was Tk. 3,137,375. The management of POPI assumes that AIT amount is sufficient to bear the probable tax liability, if any, which may arise.

**04.08 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.

**04.09 Borrowing costs**

Borrowing costs are interests and other costs that POPI 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 the asset. The amount of borrowing cost eligible for capitalization shall be determined in accordance with the BAS-23: 'Borrowing Costs'.

**04.10 Segment information**

POPI'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.

**04.11 Valuation of assets and their basis of measurement**

**04.11.01 Property, Plant & Equipments**

Property, Plant & Equipments 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.

**04.11.02 Biological Assets**

Biological Assets represent living plants and animal which has been presented in the financial statements following BAS-41: Agriculture. Gain or loss from valuation of the Biological Assets has been shown in the 'Statement of Profit or Loss and other Comprehensive Income'. The valuation is done by the local management on the basis of market value prevailing at the reporting date less costs to sale.

**04.11.03 Loan to members**

POPI's activities include providing micro-finance loan to members without collateral, on a service charge basis under various programs. Loans exclusive of service charge are not stated net of provision on loan losses.

The organization has segregated the loan into five categories and kept corresponding loan loss provision as per MRA Rules, 2010. Mention in note 05.01.01.



#### 04.11.04 *Micro Finance Product features*

Different loan products are offered to beneficiaries based on their requirement. Features of the loan products are given below:

Product	Approach	Approach	Duration	Loan size in Taka
Jagoron	Group Approach	25-27%	12 months	1000-40000
Agrosor	Group Approach	25-27%	3-24 months	41000-1000000
Buniad	Group Approach	20%	12 months	1000-10000
Sufolon	Group Approach	25-27%	12-24 months	Maximum 50000
Sahos	Group Approach	0-9%	12 months	Maximum 15000
LIFT	Group Approach	25-27%	12 months	23000-110000
Enrich (IGA)	Group Approach	25%	12 months	41000-1000000
Enrich (AC)	Group Approach	25%	12 months	1000-30000
Enrich (LI)	Group Approach	25%	12 months	1000-10000

#### 04.11.05 *Other loans*

Other loans to the staff, other projects and funds are recognized on the basis of their payment or adjustments schedule.

#### 04.11.06 *Term deposit*

Term deposits are measured on the basis of their useful maturity.

#### 04.11.07 *Inventories*

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

Expenditure is recognized at the moment when such inventory delivered or consumed; obsolete inventories are written off. In case of written off 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 items are distributed or resold.

#### 04.11.08 *Accounts receivable*

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

#### 04.11.09 *Deposits & Prepayments*

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

#### 04.11.10 *Cash & 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 consists of cash in hand and bank deposits as net off with outstanding bank overdrafts.



**04.12 Basis for valuation of liabilities and provisions**

**04.12.01 Reserve Fund**

This fund has been created as statutory reserve @ 10% of total cumulative surplus in accordance with the provision of section 20 of the Micro Credit Regulatory Authority (MRA) Act 2006. This fund will be used after getting approval from MRA for the purpose of the members' poverty reduction and as per guidance of MRA this fund amount is remaining with different Scheduled Banks.

**04.12.02 Loan Loss Provision**

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

**04.12.03 Revolving/Term loan**

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

**04.12.04 Members' savings**

Members' savings have been accounted for on the basis of their maturity term and past trend of withdrawal by the depositors.

**04.12.05 Secured Future Fund**

Considering the demand of staff members and beneficiaries the management has introduced 'Secured Future Fund' scheme for the staff members to encourage savings. All deposits are payable to the staff members and beneficiaries before maintaining all formalities of the organization and this deposits services open for all of its staff members.

**04.12.06 Staff Gratuity Fund**

POPI operates a gratuity scheme for its regular employees and maintains a separate accounts for this fund. The policies are mentioned below note number 04.15.02.

**04.12.07 Other loans**

Other loans from other projects and funds have been measured on the basis of their payment or adjustment schedule.

**04.12.08 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.



#### **04.12.09 Provisions**

Provisions are recognized in the Statement of Financial Position when POPI 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 BAS 37: 'Provision, Contingent Liabilities and Contingent Assets'.

#### **04.12.10 Staff Security Deposit**

The Staff Security Deposit represents amount received from staff members who directly deals cash at field level. At present security deposits amounting Tk. 10,000, Tk. 12,000, and Tk. 14,000 from Field Officers, Assistant Branch Managers, Branch Managers respectively are being collected at time of their joining with POPI. Usually, POPI refunds the amount along with 5% simple interest to the staff member when he/she leaves the job.

#### **04.12.11 Other liabilities**

POPI accounts for other liabilities on the basis of their payment or adjustment schedule.

#### **04.13 Accounting for the receipt and utilization of funds**

##### **04.13.01 Unrestricted Funds**

Unrestricted Funds are those that are available for use by POPI 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.

##### **04.13.02 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.

##### **04.13.03 Restricted Fund**

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 to match with expenses incurred in respect of that identified project. Unused funds are held in their respective Fund Accounts and included under accumulated fund in the Statement of Financial Position until such time as they are required.

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

Where approved grant expenditure exceeds the income received and there is certainty 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.



**04.14 Reporting period**

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

**04.15 Risk management**

The risk of POPI 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, operational risk and reputation risks. The prime objectives of the risk management is that POPI evaluates and takes well calculative business risk and thereby safeguards POPI'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.

**04.15.01 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 mentioned in the correct. In order to mitigate the risk every month, operation and finance people sit together and identify the gap and take necessary action accordingly. Internal Audit Department undertakes periodical and special audit of the branch and beneficiary level for review of the operation and compliance of statutory requirements.

**04.15.02 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 POPI. The failure may result from unwillingness of the counter party or decline in his/her financial condition. Therefore, POPI's credit risk management activities have been designed to address all these issues.

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

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

**04.15.03 Liquidity Risk**

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



#### 04.15.04 Operational Risk

Operational risk arise from error and fraud due to lack of internal control and compliance. Management through Internal Audit Department 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 Review Committee subsequently reviews the reports of the Internal Audit Department.

#### 04.15.05 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 of the risk, POPI has a design to review the transactions of the accounts to verify suspicious transactions. Policy and concerns are given to all the level for developing awareness and skill for identifying suspicious activities or transactions.

#### 04.16 Employee Benefit Schemes

##### 04.16.01 Provident Fund

POPI operates a contributory provident fund benefits from which are given to its employees in accordance with its policies. The fund is operated by a board of trustees consisting of five 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.

##### 04.16.02 Gratuity Scheme

POPI maintains gratuity scheme for its permanent employees and payment to outgoing employees for his/her past service are made as per gratuity rules and charged to expenses regularly. The policies are as below:

Type of separation	Where service tenure is less than five years	Where service tenure is five years or
Resignation	Avail no benefit.	Avail one month basic salary drawn for
Termination	Avail no benefit.	Avail one month basic salary drawn for
Retirement	Avail no benefit.	Avail one month basic salary drawn for
Redundancy	Avail no benefit.	Avail one month basic salary drawn for
Dismissal	Avail no benefit	Avail no benefit, in case of monetry

##### 04.16.03 Contribution for Welfare Fund (CWF)

POPI introduced Contribution Welfare Fund (CWF) for its staff with a view to stand by them at the time of distress. The CWF is looked after by a separate committee. The amount of contribution is taken off from the staff salary @ 2% of basic.

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

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



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

Staff members are not allowed to receive their parts of CWF if he/she leaves the organization.

**04.16.04 Subsidised accommodation facility**

POPI provides accommodation facility to its field force at subsidized rates. Depending on the regional rentals the employees' salaries are subject to deduction for accommodation facility.

**04.16.05 Incentive/Performance bonus**

POPI has an approved policy framework for payment of incentive/performance. Upon fulfillment of criteria staff members become entitled to receive incentive/performance bonus.

**04.16.06 Leave Salary**

POPI provides payments against encashment of earned leave every year. Staff members will be entitled to receive leave salary on the basis of basic salary.

**04.16.07 Recreation Benefits**

POPI provides one week leave along with payments equivalent to one basic in favor of each permanent employee at an interval of 5 (five) years in form of recreation benefit.

**04.16.08 Staff Loan**

**a. Housing Loan**

POPI provides Housing Loan @ 12% on reducing balance method in favor of staff members of specified working area. The major criteria for receiving Housing Loan is the service length of every individual staff i.e. minimum 3 years from the date of joining. An individual staff may get Housing Loan equivalent to 50 (fifty) times of his/her basic salary.

**b. Motor cycle loan**

POPI provides Motor Cycle Loan @ 1% flat rate of the asset value. The amount is realizable from the staff member within 84 (eighty four) equal monthly installments (EMIs).

**c. Bicycle loan**

POPI provides Bicycle Loan @ 1% flat rate of the asset value with a maximum limit of Tk. 7,000. The amount is realizable from the staff member within 20 (twenty) equal monthly installments (EMIs).

**04.17 Events after the reporting date**

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

**04.18 Management's responsibility on financial statements**

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

**04.19 Financial instruments**

Financial instruments are recognized in the balance sheet when POPI has become a party to the contractual provisions of the instrument.



**04.19.01 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.

**04.19.02 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.

**04.19.03 Interest bearing borrowings**

All borrowing costs are recognized as an expense in the statement of income and expenditure in the period in which they are incurred.

**05.00 Significant Organizational Policies**

**05.01 Provision for Loan Losses**

**05.01.01 Classification and Provision for Loan Losses**

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

Loan Classification	Days in Arrears	Required Provision
Standard Loan	No installment is overdue	1%
Watchful	Loan overdue upto 30 days	5%
Sub-standard Loan	Loan overdue upto 180 days	25%
Doubtful Loan	Loan overdue upto 365 days	75%
Bad Loan	Loan overdue for 365+ days	100%

**05.01.02 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 1 (one) year of their maturity period are considered as 'Bad Loans'. The total amount of Bad Loans, which are considered to be unrealizable and remained overdue for 5 (five) years will be considered for write off proposal. Any collections realized from loans previously written off are credited to the Statement of Comprehensive Income. Loan write off methods 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 regulatory authority.

ii. Branch Manager will prepare loan write off proposal list in specific format and submit to Regional Management Team and Regional Management Team will physically investigate the proposed write off loan and give certificate about the write off and send to Project Head.

iii. The Head of Project will submit to Head Office's write off committee about the proposed write off loan. The Chief Executive, Project Head, Head of Finance & Accounts, Head of Human Resource Management (HRM), Head of Internal Audit will carry out the responsibilities of the write off committee. After justifying, this write off committee will recommend to the Chief Executive for approval of the loan write off.



iv. After approving the write off loan by the write off committee, the Head Office Finance & Accounts Department will ensure to properly record to the write off register at branch level. Approved write off loan &

v. Client wise write off register must be updated and recorded as per format at branch level.

vi. Write off took place during the financial year 2016-2017 amounting 30,872,564. Upto 30 June 2016 bad loan amounting Tk. 147,771,699 which were not recoverable had been written off after due diligence by the Internal Audit Department and review of Executive Committee and approval of Executive Director. During 2016-2017 an amount of Tk. 15,434 has been recovered from write of balance resulting write off balance Tk. 178,628,829 as on June 30, 2017.

## **05.02 Policy on Loan to beneficiaries**

### **05.02.01 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 members. Policy on loan service is as under:

- a. The organization gives loans to members as and when they want 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 members can take loan for reducing the effect of shocks to the members' financial and physical assets immediately after natural disaster.

### **05.02.02 Insurance for beneficiaries**

The stresses to reduce vulnerability of the loanees. In order to do so Members' Micro Credit Insurance products have been developed in response to the demand of its members. Policy on the service as under:

#### **a. Members' Micro Credit Insurance for regular members:**

The objective of members micro credit insurance is to provide financial assistance to those borrowers' family who die during his/her tenure as loanee and waive the outstanding loan amount of clients. Where the members or their wife or husband dies his/her family will be provided an amount of Tk. 1,500 for funeral. Only the borrower will be eligible to be the member of this fund. The money deposited in this fund is not refundable.

#### **b. Members' Micro Credit Insurance for special members:**

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

## **05.03 Policy on savings collection**

All deposits are payable to the clients on demand before maintaining all formalities of the organization. The organization offers deposits services to all its members 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 sustainability of the institution by developing a relatively stable means to finance its loan portfolio.



#### 05.03.01 Savings products

Different savings products are offered to the members. Savings product features are given below:

Product Code	Product Name	Deposit Interval	Amount in Taka
SP # 01	General Savings	Weekly	Minimum Tk. 20
SP # 02	Special Savings	Weekly	Minimum Tk. 20
SP # 03	Member SFF	Monthly	100; 200; 300; 400; 500; 1,000; 2,000; 3,000;

#### 05.04 Grant/Donation Accounting

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

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

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



Sl No.	Particulars	Amount in Taka	
		30-Jun-2017	30-Jun-2016
<b>6.00</b>	<b>Property, Plant and Equipment</b>		
	<u>Cost Value</u>		
	Opening Balance	329,317,662	210,414,079
	Add: Addition during the year	10,849,500	118,903,583
	Add: Adjustment with HO A/c & Others	1,604,697	-
	Add: Revaluation Gain during the year	140,965,448	-
		<b>482,737,307</b>	<b>329,317,662</b>
	Less: Accumulated Depreciation	71,694,863	62,331,698
	<b>Written down Value</b>	<b>411,042,444</b>	<b>266,985,964</b>
	<b>Note:</b> Details are shown in Annexure-A/4		
<b>7.00</b>	<b>Intangible Assets</b>		
	Opening Balance	2,457,168	1,626,184
	Add: Addition during the year	-	830,984
		<b>2,457,168</b>	<b>2,457,168</b>
	Less: Accumulated Amortization	638,602	317,678
	<b>Amortized Value</b>	<b>1,818,566</b>	<b>2,139,490</b>
	<b>Note:</b> Details are shown in Annexure-A/4		
<b>8.00</b>	<b>Biological Assets</b>		
	Opening Balance	9,346,488	5,137,043
	Add: Purchase during the year	937,480	2,038,672
	Add: Gain on Biological Assets	6,353,197	3,782,033
		<b>16,637,165</b>	<b>10,957,748</b>
	Less: Sales during the year	1,743,261	1,285,186
	Less: Adjustment During the year	-	326,074
	Less: Loss on Biological Assets	185,369	-
	<b>Net</b>	<b>14,708,535</b>	<b>9,346,488</b>
<b>9.00</b>	<b>Loan to Members</b>		
	Opening Balance	2,339,674,058	1,837,440,324
	Add: Disbursement during the year	5,629,998,000	4,085,365,000
	Add: Adjustment of loan disbursement	621,883	37,485,160
		<b>7,970,293,941</b>	<b>5,960,290,484</b>
	Less: Recovery during the year	4,649,957,524	3,574,796,130
	Less: Adjustment of loan recovery	-	45,820,296
	Less: Adjustment with Members' Savings	4,756,761	-
	Less: Adjustment with Emergency Fund	12,106,740	-
	Less: Adjustment with LLP (Write off)	30,872,564	-
	<b>Net</b>	<b>3,272,600,352</b>	<b>2,339,674,058</b>
<b>10.00</b>	<b>Investment in Fixed Deposit</b>		
	Members' Savings Investment	127,331,421	100,363,975
	Surplus Fund Investment	30,000,000	19,197,000
	General Fund Investment	166,400,490	130,965,823
		<b>323,731,911</b>	<b>250,526,798</b>



SI No.	Particulars	Amount in Taka	
		30-Jun-2017	30-Jun-2016
<b>10.01</b>	<b>Disaster Management Fund Investment</b>		
	Opening Balance	-	26,110,975
	Add: Investment during the year	-	167,122
		-	<b>26,278,097</b>
	Less: Encashment during the year	-	26,278,097
	<b>Net</b>	-	-
<b>10.02</b>	<b>Members' Savings Investment</b>		
	Opening Balance	100,363,975	84,757,809
	Add: Investment during the year	179,480,615	74,551,101
	Add: Trf. From General investment	-	2,234,357
		<b>279,844,590</b>	<b>161,543,267</b>
	Less: Transfer to General Fund Investment	1,734,107	-
	Less: Encashment during the year	150,779,062	61,179,292
	<b>Net</b>	<b>127,331,421</b>	<b>100,363,975</b>
<b>10.03</b>	<b>Surplus Fund Investment</b>		
	Opening Balance	19,197,000	13,166,585
	Add: Investment during the year	30,236,909	5,436,090
	Add: Increased during the year	-	594,325
		<b>49,433,909</b>	<b>19,197,000</b>
	Less: Encashment during the year	19,433,909	-
	<b>Net</b>	<b>30,000,000</b>	<b>19,197,000</b>
<b>10.04</b>	<b>General Fund Investment</b>		
	Opening Balance	130,965,823	80,930,441
	Add: Investment during the year	76,500,000	111,576,667
	Add: Transfer from Savings Investment	1,734,107	-
	Add: Increased during the year	5,238,998	-
		<b>214,438,928</b>	<b>192,507,108</b>
	Less: Trf. To Members' Savings Investment	-	2,234,357
	Less: Encashment during the year	48,038,438	59,306,928
	<b>Net</b>	<b>166,400,490</b>	<b>130,965,823</b>
<b>11.00</b>	<b>Accounts receivables</b>		
	Interest receivable on FDR	910,608	840,042
	Grant receivable	15,523,780	9,724,954
	Inter unit loan (PGA:SDP & Others)	(1,614,118)	8,597,020
	Head Office A/c: Member SFF	68,520	68,520
	Sundry Debtor	621,162	416,995
	Hirepurchase Receivable-Motorcycle	3,968,674	5,163,829
	Hirepurchase Receivable-Bi cycle	1,301,486	1,239,452
	Contingent Asset	22,294,587	21,658,459
		<b>43,074,699</b>	<b>47,709,271</b>
<b>11.01</b>	<b>Interest Receivable on FDR</b>		
	Opening Balance	840,042	1,203,438
	Add: Accrued during the year	910,608	840,042
		<b>1,750,650</b>	<b>2,043,480</b>
	Less: Adjustment during the year	840,042	1,203,438
	<b>Net</b>	<b>910,608</b>	<b>840,042</b>



SI No.	Particulars	Amount in Taka	
		30-Jun-2017	30-Jun-2016
<b>11.02</b>	<b>Grant Receivable</b>		
	Opening Balance	9,724,954	6,786,426
	Add: Addition during the year	1,473,000	2,512,000
	Add: Accrued during the year	9,441,103	18,337,710
		<b>20,639,057</b>	<b>27,636,136</b>
	Less: Adjustment during the year	722,438	5,632,742
	Less: Received during the year	4,392,839	12,278,440
	<b>Net</b>	<b>15,523,780</b>	<b>9,724,954</b>
<b>11.03</b>	<b>Inter Unit Loan (PKSF:PGA)</b>		
	Opening Balance	-	-
	Add: Received during the year	1,063,506,427	(126,301,545)
	Add: Adjustment during the year	201,398,479	107,172,356
		<b>1,264,904,906</b>	<b>(19,129,189)</b>
	Less: Adjustment during the year	-	84,780,747
	Less: Payment during the year	1,264,904,906	(103,909,936)
	<b>Net</b>	<b>-</b>	<b>-</b>
<b>11.04</b>	<b>Inter Unit Loan (PGA: SDP &amp; Others)</b>		
	Opening Balance	8,597,020	1,523,824
	Add: Payment during the year	328,328,971	113,975,949
	Add: Adjustment during the year	64,864,342	277,472,027
		<b>401,790,333</b>	<b>392,971,800</b>
	Less: Received during the year	403,404,451	123,123,847
	Less: Adjustment during the year	-	261,250,933
	<b>Net</b>	<b>(1,614,118)</b>	<b>8,597,020</b>
<b>11.05</b>	<b>HO A/c-Member SFF</b>		
	Opening Balance	68,520	71,904
	Add: Payment during the year	-	100,300
		<b>68,520</b>	<b>172,204</b>
	Less: Received during the year	-	103,684
	<b>Net</b>	<b>68,520</b>	<b>68,520</b>
<b>11.06</b>	<b>Sundry Debtor</b>		
	Opening Balance	416,995	491,945
	Add: Payment during the year	206,367	2,779,849
		<b>623,362</b>	<b>3,271,794</b>
	Less: Received during the year	2,200	2,527,400
	Less: Adjustment during the year	-	327,399
	<b>Net</b>	<b>621,162</b>	<b>416,995</b>
<b>11.07</b>	<b>Hire purchase Receivable - Motorcycle</b>		
	Opening Balance	5,163,829	7,171,309
	Add: Adjustment during the year	-	1,900
	Add: Disbursement during the year	1,251,801	-
		<b>6,415,630</b>	<b>7,173,209</b>
	Less: Received during the year	205,756	242,288
	Less: Adjustment during the year	2,241,200	1,767,092
	<b>Net</b>	<b>3,968,674</b>	<b>5,163,829</b>



Sl No.	Particulars	Amount in Taka	
		30-Jun-2017	30-Jun-2016
<b>11.08</b>	<b>Hire purchase Receivable - Bicycle</b>		
	Opening Balance	1,239,452	1,028,137
	Add: Adjustment during the year	62,034	1,127,150
		<b>1,301,486</b>	<b>2,155,287</b>
	Less: Received during the year	-	5,728
	Less: Adjustment during the year	-	910,107
	<b>Net</b>	<b>1,301,486</b>	<b>1,239,452</b>
<b>11.09</b>	<b>Contingent Asset</b>		
	Opening Balance	21,658,459	18,879,200
	Add: Addition during the year	636,128	456,655
	Add: Adjustment during the year	-	2,365,245
		<b>22,294,587</b>	<b>21,701,100</b>
	Less: Recovered during the year	-	42,641
	<b>Net</b>	<b>22,294,587</b>	<b>21,658,459</b>
<b>Note:</b> The Contingent Assets represents fund misappropriated by field staff from collection of loan and savings against whom ligations are pending. It is expected that, by virtue of litigations, a handsome amount will be recovered in cash and through adjusting their security deposit, staff SFF which are lying with the Organization. The Management of POPI has transferred an additional reserve amounting Tk. 3,000,000 during the current year by charging as expenses in the Income Statement. The total amount of reserve stood at Tk. 5,000,000 for the Contingent Assets as on 30 June, 2017.			
<b>12.00</b>	<b>Advance, Deposits and Prepayments</b>		
	Advance	16,045,393	2,656,870
	Advance Income Tax	4,374,533	3,137,375
	Staff Housing Loan	6,028,214	5,059,172
	Loan to Related Party	13,629,323	1,400,000
	Loan to VCP Project	2,169,255	-
		<b>42,246,718</b>	<b>12,253,417</b>
<b>12.01</b>	<b>Advance</b>		
	Opening Balance	2,656,870	2,198,023
	Add: Payment during the year	27,024,684	19,207,232
	Add: Adjustment During the year	-	84,084
	Add: Adjustment with Members' Savings	13,750	-
		<b>29,695,304</b>	<b>21,489,339</b>
	Less: Recovery during the year	12,907,011	18,046,009
	Less: Adjustment during the year	742,900	786,460
	<b>Net</b>	<b>16,045,393</b>	<b>2,656,870</b>
<b>12.02</b>	<b>Staff Loan</b>		
	Opening Balance	-	-
	Add: Disbursed during the year	-	4,129,099
	Add: Adjustment During the year	8,475,811	2,119,495
		<b>8,475,811</b>	<b>6,248,594</b>
	Less: Recovery during the year	8,475,811	6,248,594
	<b>Net</b>	<b>-</b>	<b>-</b>



SI No.	Particulars	Amount in Taka	
		30-Jun-2017	30-Jun-2016
<b>12.03</b>	<b>Advance Income Tax</b>		
	Opening Balance	3,137,375	1,720,991
	Add: Addition during the year	1,237,158	1,416,384
		<u>4,374,533</u>	<u>3,137,375</u>
	Less: Receive during the year	-	-
	<b>Net</b>	<u><b>4,374,533</b></u>	<u><b>3,137,375</b></u>
<b>12.04</b>	<b>Housing Loan to Staff</b>		
	Opening Balance	5,059,172	5,125,773
	Add: Paid during the year	1,550,000	380,000
		<u>6,609,172</u>	<u>5,505,773</u>
	Less: Received during the year	207,357	172,422
	Less: Adjustment during the year	373,601	274,179
	<b>Net</b>	<u><b>6,028,214</b></u>	<u><b>5,059,172</b></u>
<b>12.05</b>	<b>Loan to Related Party</b>		
	Opening Balance	1,400,000	1,200,000
	Add: Paid during the year	11,500,000	200,000
	Add: Adjustment during the year	729,323	-
		<u>13,629,323</u>	<u>1,400,000</u>
	Less: Received during the year	-	-
	<b>Net</b>	<u><b>13,629,323</b></u>	<u><b>1,400,000</b></u>
<b>12.06</b>	<b>Loan to VCP Project</b>		
	Opening Balance	-	-
	Add: Paid during the year	2,635,555	-
	Add: Adjustment during the year	33,700	-
		<u>2,669,255</u>	<u>-</u>
	Less: Receive during the year	500,000	-
	<b>Net</b>	<u><b>2,169,255</b></u>	<u><b>-</b></u>
<b>13.00</b>	<b>Stock &amp; Stores</b>		
	Stock of Medical Instruments & Supplies	53,918	20,972
	Stock of Livestock Feed	256,894	293,300
	Stock of Philips Goods	246,314	-
		<u>557,126</u>	<u>314,272</u>
<b>13.01</b>	<b>Stock of Medical Instruments &amp; Supplies</b>		
	Opening Balance	20,972	9,676
	Add: Purchase during the year	40,629	23,449
	Add: Adjustment with Medical Instruments	3,613	6,081
		<u>65,214</u>	<u>39,206</u>
	Less: Adjustment with Liability to MDF-PHC	11,296	18,234
	<b>Net</b>	<u><b>53,918</b></u>	<u><b>20,972</b></u>
<b>13.02</b>	<b>Stock of Poultry Feed</b>		
	Opening Balance	-	13,650
	Add: Purchase during the year	1,537,086	2,732,147
		<u>1,537,086</u>	<u>2,745,797</u>
	Less: Adjustment during the year	1,537,086	2,745,797
	<b>Net</b>	<u><b>-</b></u>	<u><b>-</b></u>



SI No.	Particulars	Amount in Taka	
		30-Jun-2017	30-Jun-2016
<b>13.03</b>	<b>Stock of Livestock Feed</b>		
	Opening Balance	293,300	393,905
	Add: Purchase during the year	2,324,242	1,730,773
		<b>2,617,542</b>	<b>2,124,678</b>
	Less: Consumption during the year	2,360,648	1,831,378
	<b>Net</b>	<b>256,894</b>	<b>293,300</b>
<b>13.04</b>	<b>Stock of Philips Goods</b>		
	Opening Balance	-	-
	Add: Adjustment with HO A/c others	343,554	-
		<b>343,554</b>	<b>-</b>
	Less: Recovery during the year	97,240	-
	<b>Net</b>	<b>246,314</b>	<b>-</b>
<b>14.00</b>	<b>Cash &amp; Cash Equivalent</b>		
	Cash in Hand	3,128,056	2,316,799
	Cash at Bank	87,696,287	87,518,214
	Bank Overdraft	-	(22,539,697)
		<b>90,824,343</b>	<b>67,295,316</b>
<b>15.00</b>	<b>Donor's Fund</b>		
	Cord Aid	10,900,000	10,900,000
	LFL	5,800,000	5,800,000
	ADB	13,165,573	13,165,573
	IFAD	4,000,000	4,000,000
		<b>33,865,573</b>	<b>33,865,573</b>
<b>16.00</b>	<b>Cumulative Surplus</b>		
	Opening Balance	235,718,439	152,932,491
	Add: Surplus during the year	103,595,677	58,114,793
	Add: Adjustment during the year	214,250	26,453,955
		<b>339,528,366</b>	<b>237,501,239</b>
	Less: Adjustment during the year	-	210,465
	Less: Transfer to Reserve Fund	11,025,909	1,572,335
	<b>Net</b>	<b>328,502,457</b>	<b>235,718,439</b>
<b>17.00</b>	<b>Statutory Reserve Fund</b>		
	Opening Balance	23,905,903	22,333,568
	Add: Tranfer from Cumulative Surplus	11,025,909	1,572,335
		<b>34,931,812</b>	<b>23,905,903</b>
	Less: Adjustment during the year	-	-
	<b>Net</b>	<b>34,931,812</b>	<b>23,905,903</b>
<b>18.00</b>	<b>Revaluation Reserve</b>		
	Opening Balance	25,704,207	25,704,207
	Add: Revaluation Gain	140,965,448	-
		<b>166,669,655</b>	<b>25,704,207</b>
	Less: Adjustment during the year	-	-
	<b>Net</b>	<b>166,669,655</b>	<b>25,704,207</b>



Sl No.	Particulars	Amount in Taka	
		30-Jun-2017	30-Jun-2016
<b>19.00</b>	<b>Disaster Management Fund</b>		
	Opening Balance	-	26,428,690
	Less: Adjustment with Capital fund	-	26,428,690
	<b>Net</b>	<b>-</b>	<b>-</b>
<b>20.00</b>	<b>Reserve for Contingent Asset</b>		
	Opening Balance	3,800,000	900,000
	Add: Provision made during the year	3,000,000	2,900,000
		<b>6,800,000</b>	<b>3,800,000</b>
	Less: Adjustment with SFF Provision	900,000	-
	Less: Adjustment with Gratuity Fund	900,000	-
	<b>Net</b>	<b>5,000,000</b>	<b>3,800,000</b>
<b>21.00</b>	<b>LLP on Standard Loan</b>		
	Opening Balance	22,285,341	17,155,403
	Add: Addition during the year	8,695,754	5,129,938
		<b>30,981,095</b>	<b>22,285,341</b>
	Less: Adjustment during the year	-	-
	<b>Net</b>	<b>30,981,095</b>	<b>22,285,341</b>
<b>22.00</b>	<b>LLP on Classified Loan</b>		
	Opening Balance	95,345,287	80,461,935
	Add: Addition during the year	18,624,258	14,883,352
		<b>113,969,545</b>	<b>95,345,287</b>
	Less: Adjustment with Write off	30,872,564	-
	<b>Net</b>	<b>83,096,981</b>	<b>95,345,287</b>
<b>23.00</b>	<b>Loan from PKSF</b>		
	Opening Balance	620,391,668	567,999,995
	Add: Received during the year	431,500,000	404,600,000
	Add: Receivable during the year	-	5,000,000
		<b>1,051,891,668</b>	<b>977,599,995</b>
	Less: Refund during the year	400,516,669	356,208,327
	Less: Adjustment With Grant Fund	5,000,000	1,000,000
	<b>Net</b>	<b>646,374,999</b>	<b>620,391,668</b>
	<b>Maturity Grouping of Loan from PKSF</b>		
<b>23.01</b>	Payable After One Year	543,187,492	481,645,828
<b>23.02</b>	Payable Within One Year	103,187,507	138,745,840
		<b>646,374,999</b>	<b>620,391,668</b>
<b>24.00</b>	<b>Loan from NBFIs &amp; Other Institutions</b>		
	Opening Balance	187,902,619	114,544,335
	Add: Received during the year	73,000,000	160,004,216
	Add: Adjustment during the year	17,912,500	903,337
		<b>278,815,119</b>	<b>275,451,888</b>
	Less: Refund during the year	72,843,533	78,160,069
	Less: Adjustment During the year	51,485,096	9,389,200
	<b>Net</b>	<b>154,486,490</b>	<b>187,902,619</b>



SI No.	Particulars	Amount in Taka	
		30-Jun-2017	30-Jun-2016
<b>Maturity Grouping of Loan from NBFIs &amp; Others Institutions</b>			
<b>24.01</b>	<b>Payable After One Year</b>		
	Loan From Stromme Foundation	7,587,500	3,250,000
	Loan from Anukul Foundation	46,867,491	22,076,578
	Loan from Plan Bangladesh	33,483,186	33,773,186
	Loan from UBICO	38,162,422	-
	Loan from IDLC	-	69,409,051
		<b>126,100,599</b>	<b>128,508,815</b>
<b>24.02</b>	<b>Payable Within One Year</b>		
	Loan From Stromme Foundation	14,162,500	32,125,000
	Loan from Anukul Foundation	2,385,813	27,268,804
	Loan from UBICO	11,837,578	-
		<b>28,385,891</b>	<b>59,393,804</b>
<b>24.03</b>	<b>Loan from Stromme Foundation</b>		
	Opening Balance	35,375,000	41,937,500
	Add: Received during the year	-	33,000,000
	Add: Adjustment during the year	17,912,500	300,000
		<b>53,287,500</b>	<b>75,237,500</b>
	Less: Refund during the year	2,662,500	32,987,500
	Less: Adjustment During the year	28,875,000	6,875,000
	<b>Net</b>	<b>21,750,000</b>	<b>35,375,000</b>
<b>24.04</b>	<b>Loan from Anukul Foundation</b>		
	Opening Balance	49,345,382	38,333,649
	Add: Received during the year	23,000,000	57,004,216
	Add: Adjustment during the year	-	603,337
		<b>72,345,382</b>	<b>95,941,202</b>
	Less: Refund during the year	6,495,069	44,922,569
	Less: Adjustment During the year	16,597,009	-1,673,251
	<b>Net</b>	<b>49,253,304</b>	<b>49,345,382</b>
<b>24.05</b>	<b>Loan from Plan Bangladesh</b>		
	Opening Balance	33,773,186	34,273,186
	Add: Received during the year	-	-
		<b>33,773,186</b>	<b>34,273,186</b>
	Less: Refund during the year	40,000	250,000
	Less: Adjustment during the year	250,000	250,000
	<b>Net</b>	<b>33,483,186</b>	<b>33,773,186</b>
<b>24.06</b>	<b>Loan from UBICO</b>		
	Opening Balance	-	-
	Add: Received during the year	50,000,000	-
		<b>50,000,000</b>	-
	Less: Refund during the year	-	-
	<b>Net</b>	<b>50,000,000</b>	-



SI No.	Particulars	Amount in Taka	
		30-Jun-2017	30-Jun-2016
<b>24.07</b>	<b>Loan from IDLC</b>		
	Opening Balance	69,409,051	-
	Add: Received during the year	-	70,000,000
		<u>69,409,051</u>	<u>70,000,000</u>
	Less: Adjustment during the year	5,763,087	590,949
	Less: Refund during the year	63,645,964	-
	<b>Net</b>	<u>-</u>	<u>69,409,051</u>
<b>25.00</b>	<b>Loan from Commercial Banks</b>		
	Balance as on 01.07.2016	487,880,589	247,740,844
	Add: Received during the year	2,280,656,533	822,100,000
	Add: Adjustment during the year	9,205,850	50,913,977
		<u>2,777,742,972</u>	<u>1,120,754,821</u>
	Less: Refunded during the year	1,618,865,680	592,374,232
	Less: Adjustment during the year	65,275,375	40,500,000
	<b>Net</b>	<u>1,093,601,917</u>	<u>487,880,589</u>
	<b>Maturity Grouping of Loan from Commercial Banks</b>		
<b>25.01</b>	<b>Payable After One Year</b>		
	Mutual Trust Bank Ltd.	99,200,311	-
<b>25.02</b>	<b>Payable Within One Year</b>		
	Eastern Bank Ltd.	220,000,000	215,466,612
	Bank Asia Ltd.	100,305,556	51,491,269
	Brac Bank Ltd.	152,675,700	100,000,000
	City Bank Ltd.	130,994,444	120,922,708
	Pubali Bank Ltd.	122,303,255	-
	Dutch Bangla Bank Ltd.	100,061,781	-
	Mutual Trust Bank Ltd.	65,527,094	-
	Standard Bank Ltd.	102,533,776	-
		<u>994,401,606</u>	<u>487,880,589</u>
<b>25.03</b>	<b>Eastern Bank Ltd.</b>		
	Balance as on 01.07.2016	215,466,612	159,760,969
	Add: Received during the year	255,000,000	315,500,000
		<u>470,466,612</u>	<u>475,260,969</u>
	Less: Refund during the year	250,466,612	259,794,357
	<b>Net</b>	<u>220,000,000</u>	<u>215,466,612</u>
<b>25.04</b>	<b>Bank Asia Ltd.</b>		
	Balance as on 01.07.2016	51,491,269	50,000,000
	Add: Received during the year	200,000,000	186,600,000
	Add: Adjustment During the year	361,112	1,491,269
		<u>251,852,381</u>	<u>238,091,269</u>
	Less: Refund during the year	151,546,825	186,600,000
	<b>Net</b>	<u>100,305,556</u>	<u>51,491,269</u>



SI No.	Particulars	Amount in Taka	
		30-Jun-2017	30-Jun-2016
<b>25.05</b>	<b>Brac Bank Ltd.</b>		
	Balance as on 01.07.2016	100,000,000	33,479,875
	Add: Received during the year	200,000,000	150,000,000
	Add: Adjustment During the year	2,675,700	-
		<u>302,675,700</u>	<u>183,479,875</u>
	Less: Refund during the year	150,000,000	83,479,875
	<b>Net</b>	<u><b>152,675,700</b></u>	<u><b>100,000,000</b></u>
<b>25.06</b>	<b>City Bank Ltd.</b>		
	Balance as on 01.07.2016	120,922,708	-
	Add: Received during the year	330,000,000	170,000,000
	Add: Adjustment During the year	3,177,914	922,708
		<u>454,100,622</u>	<u>170,922,708</u>
	Less: Refund during the year	323,106,178	50,000,000
	<b>Net</b>	<u><b>130,994,444</b></u>	<u><b>120,922,708</b></u>
<b>25.07</b>	<b>Al-Arafah Islami Bank Ltd.</b>		
	Balance as on 01.07.2016	-	4,500,000
	Add: Received during the year	-	-
		-	<u>4,500,000</u>
	Less: Refund during the year	-	4,500,000
	<b>Net</b>	<u><b>-</b></u>	<u><b>-</b></u>
<b>25.08</b>	<b>Social Islami Bank Ltd.</b>		
	Balance as on 01.07.2016	-	-
	Add: Adjustment During the year	-	8,000,000
		-	<u>8,000,000</u>
	Less: Refund during the year	-	8,000,000
	<b>Net</b>	<u><b>-</b></u>	<u><b>-</b></u>
<b>25.09</b>	<b>Southeast Bank Ltd.</b>		
	Balance as on 01.07.2016	-	-
	Add: Adjustment During the year	-	19,000,000
		-	<u>19,000,000</u>
	Less: Adjustment During the year	-	19,000,000
	<b>Net</b>	<u><b>-</b></u>	<u><b>-</b></u>
<b>25.10</b>	<b>Pubali Bank Ltd.</b>		
	Balance as on 01.07.2016	-	-
	Add: Received during the year	930,800,000	-
		<u>930,800,000</u>	-
	Less: Adjustment during the year	64,752,013	-
	Less: Refund during the year	743,744,732	-
	<b>Net</b>	<u><b>122,303,255</b></u>	<u><b>-</b></u>



Sl No.	Particulars	Amount in Taka	
		30-Jun-2017	30-Jun-2016
<b>25.11</b>	<b>Dutch Bangla Bank Ltd.</b>		
	Balance as on 01.07.2016	-	-
	Add: Received during the year	164,856,533	-
	Add: Adjustment during the year	61,781	-
		<b>164,918,314</b>	-
	Less: Adjustment during the year	523,362	-
	Less: Refund during the year	-	-
	<b>Net</b>	<b>164,394,952</b>	-
<b>25.12</b>	<b>Mutual Trust Bank Ltd.</b>		
	Balance as on 01.07.2016	-	-
	Add: Received during the year	100,000,000	-
	Add: Adjustment during the year	394,234	-
		<b>100,394,234</b>	-
	Less: Refund during the year	-	-
	<b>Net</b>	<b>100,394,234</b>	-
<b>25.13</b>	<b>Standard Bank Ltd.</b>		
	Balance as on 01.07.2016	-	-
	Add: Received during the year	100,000,000	-
	Add: Adjustment during the year	2,535,109	-
		<b>102,535,109</b>	-
	Less: Refund during the year	1,333	-
	<b>Net</b>	<b>102,533,776</b>	-



Sl No.	Particulars	Notes	Amount in Taka	
			30-Jun-2017	30-Jun-2016
<b>26.00</b>	<b>Other Long Term Liability</b>			
	Emergency Fund	Note: 26.01	119,523,248	52,234,214
	Utilizable Grant Fund	Note: 26.02	1,002,981	1,819,654
	Fixed Asset Fund	Note: 26.04	21,337,543	24,225,762
	Health & Education Fund	Note: 26.05	50,000,000	80,000,000
	Migration Labor Market Invention-II	Note: 26.06	143,200	143,200
	Security Money	Note: 26.07	16,937,061	14,549,193
	Contribution for Welfare Fund	Note: 26.08	11,360,957	9,880,977
	Staff DSF/SFF	Note: 26.10	10,222,575	7,924,125
	Client premium	Note: 26.11	15,723,353	16,656,188
	Loan from Provident Fund	Note: 26.12	96,921,660	66,884,393
	Gratuity Fund	Note: 26.13	8,687,700	1,895,960
	<b>Total</b>		<b>351,860,278</b>	<b>276,213,666</b>
<b>26.01</b>	<b>Emergency Fund</b>			
	Opening Balance		52,234,214	105,129,488
	Add: Received during the year		54,996,851	38,635,778
	Add: Adjustment during the year		-	525,106
	Add: Transfer from Health & Education Fund	Note: 26.05	30,000,000	-
			<b>137,231,065</b>	<b>144,290,372</b>
	Less: Refund during the year		4,053,529	6,362,027
	Less: Adjustment with Loan to Members	Note: 9.00	12,106,740	-
	Less: General Adjustment during the year		1,547,548	5,694,131
	Less: Transfer to Health & Education Fund	Note: 26.05	-	80,000,000
	<b>Net</b>		<b>119,523,248</b>	<b>52,234,214</b>
<b>26.02</b>	<b>Utilizable Grant Fund</b>			
	Opening Balance		1,819,654	14,510,900
	Add: Addition during the year		253,636,891	191,964,842
			<b>255,456,545</b>	<b>206,475,742</b>
	Less: Expenditure during the year		182,778,606	-
	Less: Adjustment during the year		71,674,958	204,656,088
	<b>Net</b>		<b>1,002,981</b>	<b>1,819,654</b>
<b>26.03</b>	<b>Risk Fund</b>			
	Opening Balance		-	377,371
	Add: Collection during the year		-	91,415
	Add: Adjustment during the year		-	86,270
			-	<b>555,056</b>
	Less: Adjustment during the year		-	555,056
	<b>Net</b>		<b>-</b>	<b>-</b>
<b>26.04</b>	<b>Fixed Asset Fund</b>			
	Opening Balance		24,225,762	25,280,801
	Add: Addition during the year		822,750	2,643,779
	Add: Adjustment with Capital Fund		-	138,339
			<b>25,048,512</b>	<b>28,062,919</b>
	Less: Adjustment during the year		3,710,969	3,837,157
	<b>Net</b>		<b>21,337,543</b>	<b>24,225,762</b>



SI No.	Particulars	Notes	Amount in Taka	
			30-Jun-2017	30-Jun-2016
<b>26.05</b>	<b>Health &amp; Education Fund</b>			
	Opening Balance		80,000,000	-
	Add: Transfer from Emergency Fund	Note: 26.01	-	80,000,000
			<u>80,000,000</u>	<u>80,000,000</u>
	Less: Adjustment with Emergency Fund	Note: 26.01	30,000,000	-
	<b>Net</b>		<u><b>50,000,000</b></u>	<u><b>80,000,000</b></u>
<b>26.06</b>	<b>Migration Labor Market Intervention-II</b>		<b>143,200</b>	<b>143,200</b>
<b>26.07</b>	<b>Security Money</b>			
	Opening Balance		14,549,193	12,413,991
	Add: Received during the year		5,050,536	3,741,949
	Add: Adjustment during the year		54,325	-
			<u>19,654,054</u>	<u>16,155,940</u>
	Less: Refund during the year		2,716,993	1,606,747
	<b>Net</b>		<u><b>16,937,061</b></u>	<u><b>14,549,193</b></u>
<b>26.08</b>	<b>Contribution for Welfare Fund</b>			
	Opening Balance		9,880,977	8,450,100
	Add: Received during the year		3,136,963	2,870,776
	Add: Adjustment during the year		22,239	21,500
			<u>13,040,179</u>	<u>11,342,376</u>
	Less: Claim Settled during the year		1,679,222	1,459,675
	Less: Adjustment during the year		-	1,724
	<b>Net</b>		<u><b>11,360,957</b></u>	<u><b>9,880,977</b></u>
<b>26.09</b>	<b>Motor Cycle and Bicycle Installment</b>			
	Opening Balance		-	-
	Add: Received during the year		-	492,418
	Add: Adjustment during the year		-	71,809
			-	<u>564,227</u>
	Less: Adjustment during the year		-	440,227
	Less: Paid during the year		-	124,000
	<b>Net</b>		<u><b>-</b></u>	<u><b>-</b></u>
<b>26.10</b>	<b>Staff DSF/SFF</b>			
	Opening Balance		7,924,125	10,348,153
	Add: Received during the year		8,118,925	7,391,938
	Add: Adjustment during the year		30,868	10,428,307
			<u>16,073,918</u>	<u>28,168,398</u>
	Less: Payment during the year		5,851,343	10,714,356
	Less: Adjustment during the year		-	9,529,917
	<b>Net</b>		<u><b>10,222,575</b></u>	<u><b>7,924,125</b></u>
<b>26.11</b>	<b>Client Premium</b>			
	Opening Balance		16,656,188	15,546,808
	Add: Received during the year		5,648,155	7,381,000
			<u>22,304,343</u>	<u>22,927,808</u>
	less: Adjustment with Cumulative Surplus	Note: 16.00	36,000	-
	Les: Adjustment with Surrender Payment		6,000	-
	Less: Refund during the year		6,538,990	6,271,620
	<b>Net</b>		<u><b>15,723,353</b></u>	<u><b>16,656,188</b></u>



SI No.	Particulars	Notes	Amount in Taka	
			30-Jun-2017	30-Jun-2016
<b>26.12</b>	<b>Loan from Provident Fund</b>			
	Opening Balance		66,884,393	19,481,581
	Add: Received during the year		9,000,000	36,746,855
	Add: Adjustment during the year		21,027,439	19,818,234
		Note: 32.04	-	-
			<b>96,911,832</b>	<b>76,046,670</b>
	Less: Payment during the year		9,000,000	3,100,000
	Less: Adjustment during the year		-	6,062,277
	<b>Net</b>		<b>87,911,832</b>	<b>66,884,393</b>
<b>26.13</b>	<b>Gratuity Fund</b>			
	Opening Balance		1,895,960	1,455,742
	Add: Received during the year		7,847,310	-
	Add: Adjustment with Contingent Assets Provis	Note: 20.00	900,000	-
	Add: Made during the year		8,292,163	2,850,986
			<b>18,935,433</b>	<b>4,306,728</b>
	Less: Refund during the year		10,247,733	2,410,768
	<b>Net</b>		<b>8,687,700</b>	<b>1,895,960</b>
<b>27.00</b>	<b>Members' Savings Deposit</b>			
	Opening Balance		972,644,671	827,702,284
	Add: Received during the year		867,684,252	669,817,290
	Add: General Adjustment during the year		-	43,080,612
	Add: Adjustment with Provision for SFF	Note: 28.03	5,164	-
	Add: Adjustment with Advance	Note: 12.01	13,750	-
	Add: Adjustment with Provision for Savings	Note: 28.03	45,678,439	38,851,943
			<b>1,886,026,276</b>	<b>1,579,452,129</b>
	Less: Refund during the year		630,902,747	558,827,720
	Less: Adjustment with Microcredit Loan	Note: 9.00	4,756,761	-
	Less: Adjustment during the year		-	47,979,738
	<b>Net</b>		<b>1,250,366,768</b>	<b>972,644,671</b>
	General Savings		947,835,978	810,796,015
	Special Savings		181,691,861	81,190,990
	Member SFF		119,836,659	79,842,418
	Sundry Payable		1,002,270	815,248
	<b>Member Savings Deposit</b>		<b>1,250,366,768</b>	<b>972,644,671</b>
	<b>Maturity Grouping of Members' Savings Deposit</b>		<b>1,250,366,768</b>	<b>972,644,671</b>
<b>27.01</b>	<b>Payable After One Year</b>		500,146,707	389,057,868
<b>27.02</b>	<b>Payable Within One Year</b>		750,220,061	583,586,803
<b>28.00</b>	<b>Accounts payable</b>			
	Provident Fund	Note: 28.01	484,131	300,981
	Provision for Expenses	Note: 28.02	683,270	815,075
	Provision for Savings Interest	Note: 28.03	2,063,711	4,379,851
	Liability to MDF-PHC	Note: 28.04	295,597	146,538
	Suchala Project	Note: 28.05	(7,200)	115,600
	Advance Received for ENRICH Program	Note: 28.07	9,493,932	3,493,932
	Advance Received for LIFT Program	Note: 28.09	1,473,000	-
	Grant Fund: LIFT Program	Note: 28.10	5,000,000	-
	Accrued Expenses	Note: 28.12	1,365,228	1,320,134
	Project Revolving Loan	Note: 28.13	15,000	15,000
	<b>Total</b>		<b>20,866,669</b>	<b>10,587,111</b>



SI No.	Particulars	Notes	Amount in Taka	
			30-Jun-2017	30-Jun-2016
<b>28.01</b>	<b>Provident Fund</b>			
	Opening Balance		300,981	327,356
	Add: Collection during the year		28,589,773	26,101,161
	Add: General Adjustment during the year		-	20,338
			<b>28,890,754</b>	<b>26,448,855</b>
	Less: Payment during the year		14,231,378	15,598,909
	Less: Adjustment with Provident Fund		14,175,245	10,548,965
	<b>Net</b>		<b>484,131</b>	<b>300,981</b>
<b>28.02</b>	<b>Provision for Expenses</b>			
	Opening Balance		815,075	814,325
	Add: Provision made during the year		661,500	220,750
			<b>1,476,575</b>	<b>1,035,075</b>
	Less: Paid during the year		793,305	220,000
	<b>Net</b>		<b>683,270</b>	<b>815,075</b>
<b>28.03</b>	<b>Provision for SFF interest</b>			
	Opening Balance		4,379,851	6,346,838
	Add: Provision made during the year		44,630,495	42,441,080
	Add: Adj. with Contingent Assets Provision	Note: 20.00	900,000	-
			<b>49,910,346</b>	<b>48,787,918</b>
	Less: Payment during the year		2,163,032	1,636,116
	Less: General Adjustment during the year		-	3,920,008
	Less: Adjustment with Member Savings	Note: 30.00	5,164	-
	Less: Adjustment with Member Savings	Note: 30.00	45,678,439	38,851,943
	<b>Net</b>		<b>2,063,711</b>	<b>4,379,851</b>
<b>28.04</b>	<b>Liability to MDF - PHC</b>			
	Opening Balance		146,538	131,520
	Add: Received during the year		290,405	226,102
	Add: Received from Suchala Project		-	226,102
			<b>436,943</b>	<b>583,724</b>
	Less: Adjustment with Stock of Medical	Note: 13.01	11,296	-
	Less: Adjustment with Salary & Allowance		130,050	211,084
	Less: Payment during the year		-	226,102
	<b>Net</b>		<b>295,597</b>	<b>146,538</b>
<b>28.05</b>	<b>Suchala Project</b>			
	Opening Balance		115,600	123,504
	Add: Received during the year		-	463,198
			<b>115,600</b>	<b>586,702</b>
	Less: Payment during the year		122,800	245,000
	Less: Transfer to Liability to MDF-PHC		-	226,102
	<b>Net</b>		<b>(7,200)</b>	<b>115,600</b>
<b>28.06</b>	<b>Health Insurance (InM)</b>			
	Opening Balance		-	1,810
	Add: Collection during the year		-	-
			-	<b>1,810</b>
	Less: Adjustment with Capital Fund		-	1,810
	<b>Net</b>		-	-



Sl No.	Particulars	Notes	Amount in Taka	
			30-Jun-2017	30-Jun-2016
<b>28.07</b>	<b>Advance Received for ENRICH Program</b>			
	Opening Balance		3,493,932	1,792,827
	Add: Received during the year		12,000,000	2,500,000
			<b>15,493,932</b>	<b>4,292,827</b>
	Less: Payment during the year		6,000,000	798,895
	<b>Net</b>		<b>9,493,932</b>	<b>3,493,932</b>
<b>28.08</b>	<b>Advance Received for PACE Program</b>			
<b>16.00</b>	Opening Balance		-	-
	Add: Received during the year		-	1,096,100
			-	<b>1,096,100</b>
	Less: Payment during the year		-	1,096,100
	<b>Net</b>		-	-
<b>28.09</b>	<b>Advance Received for LIFT Program</b>			
	Opening Balance		-	-
	Add: Received during the year		1,473,000	-
			<b>1,473,000</b>	-
	Less: Payment during the year		-	-
	<b>Net</b>		<b>1,473,000</b>	-
<b>28.10</b>	<b>Grant Fund: LIFT Program</b>			
	Opening Balance		-	-
	Add: Adjustment with Loan from PKSF	Note: 23.00	5,000,000	-
			<b>5,000,000</b>	-
	Less: Payment during the year		-	-
	<b>Net</b>		<b>5,000,000</b>	-
<b>28.12</b>	<b>Accrued Expense</b>			
	Opening Balance		1,320,134	1,208,799
	Add: Made during the year		925,050	969,590
			<b>2,245,184</b>	<b>2,178,389</b>
	Less: Refund during the year		879,956	858,255
	<b>Net</b>		<b>1,365,228</b>	<b>1,320,134</b>
<b>28.13</b>	<b>Project Revolving Loan</b>			
	Opening Balance		15,000	15,000
	Add: Made during the year		-	-
			<b>15,000</b>	<b>15,000</b>
	Less: Refund during the year		-	-
	<b>Net</b>		<b>15,000</b>	<b>15,000</b>



SI.	Particulars	Notes	Amount in Tk.	
			FY 2016-2017	FY 2015-2016
<b>29.00</b>	<b>Micro Finance Revenue</b>			
	Service Charge on Microcredit Loan	Note: 29.01	637,643,319	484,144,232
	Membership Fees	Note: 29.02	952,355	904,465
	Form & Passbook Sale	Note: 29.03	2,283,595	2,110,060
	<b>Total Micro Finance Revenue</b>		<b>640,879,269</b>	<b>487,158,757</b>
<b>29.01</b>	<b>Service Charge on Microcredit Loan</b>			
	Service Charge : Jagoron		404,744,671	341,664,854
	Service Charge : Agrosor		222,496,754	134,853,378
	Service Charge : Buniad		1,387,070	4,444,474
	Service Charge : Sufolon		5,985,798	1,827,709
	Service Charge : Sahos		29,393	31,873
	Service Charge : MFTS		63,724	5,994
	Service Charge : PLDP-II		45,961	46,884
	Service Charge : MFMSF		4,197	(40,380)
	Service charge : LIFT		1,904,090	1,077,868
	Service charge : Flexible		188,261	137,851
	Service charge : Enrich (IGA)		644,166	75,222
	Service charge : Enrich (AC)		103,017	5,198
	Service charge : Enrich (LI)		29,956	158
	<b>Service Charge on Loan to Members</b>		<b>637,627,058</b>	<b>484,131,083</b>
	Accounts Closing Fee		150	845
	SFF Late Fee		16,111	12,304
			<b>637,643,319</b>	<b>484,144,232</b>
<b>29.02</b>	<b>Membership Fees</b>			
	Admission Fee		952,355	904,465
	<b>Total</b>		<b>952,355</b>	<b>904,465</b>
<b>29.03</b>	<b>Form &amp; Passbook Sale</b>			
	Format Sale		780,520	884,580
	Passbook Sale		1,503,075	1,225,480
			<b>2,283,595</b>	<b>2,110,060</b>
<b>30.00</b>	<b>Interest Income</b>			
	Interest on STD Accounts	Note: 30.01	998,236	1,043,981
	Interest on FDR Investment	Note: 30.02	11,333,665	11,862,912
	Interest on Other Loan	Note: 30.03	722,202	605,079
			<b>13,054,103</b>	<b>13,511,972</b>
<b>30.01</b>	<b>Bank Interest on STD Accounts</b>			
	Interest on STD Accounts		998,236	1,043,981
			<b>998,236</b>	<b>1,043,981</b>



Sl.	Particulars	Notes	Amount in Tk.	
			FY 2016-2017	FY 2015-2016
<b>30.02</b>	<b>Interest on FDR Investment</b>			
	Interest on Savings FDR		4,870,668	5,425,786
	Interest on DMF FDR		-	449,468
	Interest on Surplus FDR		520,560	990,045
	Interest on General FDR		5,942,437	4,997,613
	<b>Total</b>		<b>11,333,665</b>	<b>11,862,912</b>
<b>30.03</b>	<b>Interest on Other Loan</b>			
	Interest on Housing Loan		686,195	605,079
	Interest on Hirepurchase		36,007	-
	<b>Total</b>		<b>722,202</b>	<b>605,079</b>
<b>31.00</b>	<b>Other Income</b>			
	Income Generating activities of Beneficiaries Note: 31.01		9,254,128	8,200,438
	Less: Input cost for income generating activ Note: 31.02		9,181,089	8,166,866
	<b>Net of Income generating activities</b>		<b>73,039</b>	<b>33,572</b>
	Write off Loan Recovery		15,434	54,983
	Write off Service Charge Recovery		1,577	1,395
	Penalty		590	2,788
	Phillips Goods Sales Income		15,279	-
	<b>Total Other Income</b>		<b>105,919</b>	<b>92,738</b>
<b>31.01</b>	<b>Income Generating activities of Beneficiaries</b>			
	Productive Goods Sales		1,101,822	1,535,553
	Gain on Biological Asset		8,152,306	6,664,885
	<b>Total</b>		<b>9,254,128</b>	<b>8,200,438</b>
<b>31.02</b>	<b>Input cost for income generating activities</b>			
	Poultry Feed Cost		2,550,174	3,059,577
	Fish Cost		15,430	175,619
	Livestock Feed Cost		2,360,648	1,694,184
	Gardening Cost		106,365	97,048
	Medicine Cost		28,750	85,329
	Vaccination Program Cost		1,288	210,225
	Agriculture Support Expenses		-	225,000
	Direct Salary & Wages		3,392,465	2,544,921
	Service Charge Rebate		725,969	74,963
	<b>Total Input Cost</b>		<b>9,181,089</b>	<b>8,166,866</b>
<b>32.00</b>	<b>Borrowing Cost</b>			
	Service Charge on PKSF Loan	Note: 32.01	48,177,460	42,490,735
	Interest on Members' Savings	Note: 32.02	44,630,495	37,110,148
	Interest on Bank Loan	Note: 32.03	75,695,325	41,562,242
	Interest on Others Loan	Note: 32.04	16,101,075	12,172,472
	<b>Total</b>		<b>184,604,355</b>	<b>133,335,597</b>
<b>32.01</b>	<b>Service Charge on PKSF Loan</b>			
	Interest paid on PKSF Loan		48,177,460	42,490,735
	<b>Total</b>		<b>48,177,460</b>	<b>42,490,735</b>



Sl.	Particulars	Notes	Amount in Tk.	
			FY 2016-2017	FY 2015-2016
<b>32.02</b>	<b>Interest on Members' Savings</b>			
	Interest on General Savings		37,474,945	30,058,249
	Interest on Special Savings		8,203,494	5,365,084
	Interest on Members SFF		(1,047,944)	1,686,815
	<b>Total</b>		<b>44,630,495</b>	<b>37,110,148</b>
<b>32.03</b>	<b>Interest on Bank Loan</b>			
	Interest paid on Bank loan		68,884,539	40,936,131
	Interest on loan from IDLC		6,810,786	626,111
	<b>Total</b>		<b>75,695,325</b>	<b>41,562,242</b>
<b>32.04</b>	<b>Interest on Others Loan</b>			
	Interest on Strome Foundation (SF) Loan		2,166,828	3,361,369
	Interest on Anukul Foudation Loan		3,889,845	3,148,262
	Interest on loan from Provident Fund		9,009,828	5,599,141
	Interest on loan from PART		729,323	-
	Interest on Security Money		44,325	63,700
	Interest on NBFI		-	-
	Interest paid on DSF		260,926	-
	<b>Total</b>		<b>16,101,075</b>	<b>12,172,472</b>
<b>33.00</b>	<b>Loan Loss Expense</b>			
	Loan Loss Expense-Classified Loan		18,624,255	14,883,352
	Loan Loss Expense- Standard Loan		8,695,754	5,129,938
	<b>Total</b>		<b>27,320,009</b>	<b>20,013,290</b>
<b>34.00</b>	<b>Grant Income</b>			
	Grant Income: PKSF		9,441,103	157,987,871
	Fund Release for Revenue Epenses		181,955,856	-
	Fund Release for Depreciation		3,692,049	3,837,157
	<b>Total</b>		<b>195,089,008</b>	<b>161,825,028</b>
<b>35.00</b>	<b>Salaries &amp; Benefits</b>			
	Salaries, allowances & benefits		332,420,649	294,387,110
	Gratuity		-	2,983,602
	Wages		5,624,570	3,398,283
	Incentive		810,445	1,165,905
	Recruiting Expenses		293,466	169,976
	Contribution from Projects		(13,550,612)	(5,203,493)
	Staff House rent		(1,425,775)	(1,276,126)
	Recruiting Fee		(132,850)	(200,735)
	Other income related to Staff Recruitment		(2,681,388)	(1,890,398)
	Salary Surrender as included in Income		(169,597)	(192,165)
	Training Fee		(10,264,406)	(3,723,503)
	<b>Net</b>		<b>310,924,502</b>	<b>289,618,456</b>



Sl.	Particulars	Notes	Amount in Tk.	
			FY 2016-2017	FY 2015-2016
<b>36.00</b>	<b>Social Development Program Cost</b>			
	Education Program		14,381,340	28,232,999
	Environment & DMF Program		27,370,804	28,828,775
	Health Program		11,107,727	3,838,428
	Agriculture & Food Security Program		35,158,079	2,948,803
	Right & Social Justice		19,992,457	2,754,176
	<b>Total</b>		<b>108,010,407</b>	<b>66,603,181</b>
<b>37.00</b>	<b>Office Rent</b>			
	Office Rent		22,747,770	20,670,665
	Rent Income		(369,303)	(214,208)
	<b>Net</b>		<b>22,378,467</b>	<b>20,456,457</b>
<b>38.00</b>	<b>Printing &amp; Stationery</b>			
	Printing & Stationery		10,695,282	7,413,983
	<b>Total</b>		<b>10,695,282</b>	<b>7,413,983</b>
<b>39.00</b>	<b>Travelling &amp; Conveyance</b>			
	Travelling & Conveyance		12,834,486	11,379,131
	<b>Total</b>		<b>12,834,486</b>	<b>11,379,131</b>
<b>40.00</b>	<b>Postage &amp; Telephone</b>			
	Postage & Telephone		4,809,880	4,643,642
	<b>Total</b>		<b>4,809,880</b>	<b>4,643,642</b>
<b>41.00</b>	<b>Repair &amp; Maintenance</b>			
	Repair & Maintenance		3,959,965	2,526,258
	<b>Total</b>		<b>3,959,965</b>	<b>2,526,258</b>
<b>42.00</b>	<b>Fuel &amp; Lubricants</b>			
	Fuel & Lubricants		6,278,281	6,245,431
	<b>Total</b>		<b>6,278,281</b>	<b>6,245,431</b>
<b>43.00</b>	<b>Utilities</b>			
	Utilities		4,759,711	4,058,477
	<b>Total</b>		<b>4,759,711</b>	<b>4,058,477</b>
<b>44.00</b>	<b>Entertainment</b>			
	Entertainment		2,211,036	2,049,502
	<b>Total</b>		<b>2,211,036</b>	<b>2,049,502</b>
<b>45.00</b>	<b>Advertisement</b>			
	Advertisement		769,496	622,035
	<b>Total</b>		<b>769,496</b>	<b>622,035</b>



Sl.	Particulars	Notes	Amount in Tk.	
			FY 2016-2017	FY 2015-2016
<b>46.00</b>	<b>Newspaper &amp; Periodicals</b>			
	Newspaper & Periodicals		208,165	200,839
	<b>Total</b>		<b>208,165</b>	<b>200,839</b>
<b>47.00</b>	<b>Bank Charge &amp; Commission</b>			
	Bank Charge & Commission		2,976,521	1,858,009
	<b>Total</b>		<b>2,976,521</b>	<b>1,858,009</b>
<b>48.00</b>	<b>Training &amp; Workshop</b>			
	Training & Workshop		4,776	1,285,327
	<b>Total</b>		<b>4,776</b>	<b>1,285,327</b>
<b>49.00</b>	<b>Legal Expenses</b>			
	Legal Expenses		2,118,665	1,079,705
	<b>Total</b>		<b>2,118,665</b>	<b>1,079,705</b>
<b>50.00</b>	<b>Registration Fees</b>			
	Registration Fees		730,110	844,521
	<b>Total</b>		<b>730,110</b>	<b>844,521</b>
<b>51.00</b>	<b>Meeting Expenses</b>			
	Meeting Expenses		4,419,398	2,541,570
	<b>Total</b>		<b>4,419,398</b>	<b>2,541,570</b>
<b>52.00</b>	<b>Other Operating Expenses</b>			
	Provisional Expenses for Contingent Assets		3,000,000	1,100,000
	Software Rental Expenses		5,512,645	2,954,151
	Membership Fees		84,000	35,160
	Donation DMF		-	50,000
	Photocopy		696,357	880,174
	Donation and Subscription		2,966,044	3,246,386
	Exhibition & Demonstration		30,000	1,200
	Education Program Expenses (Enrich)		1,510,652	872,261
	Health Program Expenses (Enrich)		2,083,952	1,300,166
	Operating Expenses (Enrich)		3,142,316	1,446,330
	Senior Citizen-Operational Expenses		610,193	94,526
	Operational Expenses		-	(305,718)
	Service Charge-Operational Expenses		-	284,914
	Death Claim		-	11,360
	Maturity Claim		16,200	51,860
	Contingency		19,800	96,280
	Interest on Surrender Payment		179,158	121,023
	Loss on Biological Assets		46,119	-
	Other Expenses		4,039,124	4,192,608
	<b>Total</b>		<b>23,936,560</b>	<b>16,432,681</b>



Sl.	Particulars	Notes	Amount in Tk.	
			FY 2016-2017	FY 2015-2016
<b>53.00</b>	<b>Fees for Professional Services</b>			
	Audit Fees for the year		807,383	666,330
	Consultancy fees		802,400	722,638
	<b>Total</b>		<b>1,609,783</b>	<b>1,388,968</b>
<b>54.00</b>	<b>Tax Expenses</b>			
	Land & Holding Tax		19,506	-
	TDS on FDR Interest		-	72,505
	Income Tax expenses		211,142	-
	<b>Total</b>		<b>230,648</b>	<b>72,505</b>
<b>55.00</b>	<b>Insurance Expenses</b>			
	Insurance		53,824	51,034
	<b>Total</b>		<b>53,824</b>	<b>51,034</b>
<b>56.00</b>	<b>Depreciation Expenses</b>			
	Depreciation		9,367,371	9,497,749
	<b>Total</b>		<b>9,367,371</b>	<b>9,497,749</b>
<b>57.00</b>	<b>Amortization</b>			
	Amortization		320,924	255,354
	<b>Total</b>		<b>320,924</b>	<b>255,354</b>



Director (F & A)



Executive Director



Chairperson

Signed in terms of separate report of even date annexed.

Place : Dhaka  
Dated : 12 September 2017



Ashraful Haque Nabi & Co.  
Chartered Accountants



Registered Under the Societies Registration Act, 1860  
People's Oriented Program Implementation (POPI)  
Micro Finance  
Eligibility Criteria Compliance Certificate For the year ended 30 June 2017

Annexure A/2

We have audited the financial statements of People's Oriented Program Implementation (POPI) for the year ended 30 June 2017. On the basis of our audit, we certify below the compliance of POPI with the eligibility criteria.

Sl. No.	Eligibility Criteria	Standard	Audited Figures	
			FY 2016-2017	FY 2015-2016

Minimum Loan recovery rates, computed quarterly, based on the following:

1	i)	95% Minimum cumulative loan collection ratio on total dues <u>Actual Cumulative Collection*100</u> Cumulative Collectables	95%	100%	99.41%
	ii)	92-100% minimum loan collection ratio on current dues (on running 12 month basis)	92-100%	99%	99.02%
2		Minimum Liquidity Svings Ratio	10%	10.18%	10.32%
3		Current Ratio	2:1	2:1	2.12:1
4		Capital Adequacy Ratio	15%	15.85%	12.77%
5		Debt Service Cover Ratio	1.25:1	1.25:1	1.43:1
6		Debt Capital Ratio	9:1	5.24	6.63:1
7		Rate of Return on Capital	1%	21.92%	18.61%

Signed in terms of separate report of even date annexed.

Place : Dhaka  
Dated : 12 September 2017

*Ashrafal Haque Nabi & Co.*  
Ashrafal Haque Nabi & Co.  
Chartered Accountants



Registered Under the Societies Registration Act, 1860  
People's Oriented Program Implementation (POPI)  
Micro Finance-Portfolio Report  
For the year ended 30 June 2017

Annexure A/3-i & ii

Review of Loan Classification and Provisions

(i) Classification of Loan and Loan Loss Provision

Sl. No.	Particulars	Basis of Classification (Overdue)	Outstanding Loan Amount	Rate	Required Provision on Loan Outstanding
	1	2	3	4	=3*4
1	Total Loan Outstanding		3,272,600,352		
2	Total Overdue		124,175,542		
3	Good Loan	No Overdue	3,098,109,527	1%	30,981,095
4	Watchful	1-30 days	59,912,275	5%	2,995,614
5	Substandard Loan	31-180 days	43,296,171	25%	10,824,043
6	Doubtful Loan	181-365 days	8,020,218	75%	6,015,164
7	Bad Loan	> 365 days	63,262,161	100%	63,262,161
	<b>Total</b>		<b>3,272,600,352</b>		<b>114,078,076</b>

(ii) Review of Loan Classification and Provisions

Loan loss provision (LLP) Status of the PO

Required Provision as per MRA Policy	114,078,076
Actual Provision made by the POPI	114,078,076
<b>Excess/Shortfall of provision</b>	<b>-</b>

Comment on LLP for Micro Credit Program:

Disclosure on Written Off Loan:

Loan Written off balance 01.07.2016	147,771,699
Loan Written off during the year 2016 - 2017	30,872,564
Written off Loan Recovered during the year 2016 - 2017	(15,434)
<b>Loan Written off balance 30.06.2017</b>	<b>178,628,829</b>

Signed in terms of separate report of even date annexed.

Place : Dhaka  
Dated : 12 September 2017

*Ashraful Haque Nabi*  
Ashraful Haque Nabi & Co.  
Chartered Accountants



Registered Under the Societies Registration Act, 1860  
People's Oriented Program Implementation (POPI)  
Consolidated Portfolio Report  
For the year ended 30 June 2017

Annexure A/3-iii

(iii) Loan Operational Report for Micro Credit Program:

Sl. No.	Particulars	Total Microcredit Loan Outstanding	
		30.06.2017	30.06.2016
01.	Jagoron	1,784,955,550	1,512,658,207
	Agorosor	1,386,940,015	735,589,764
	Buniad	3,731,010	8,836,236
	Sufolon	34,058,288	15,573,175
	Sahos	205,997	279,276
	MFTS	937,602	3,051,018
	MFMSF	178,149	1,651,900
	LIFT	10,293,383	5,486,952
	PLDP-II	1,689,184	11,814,644
	LRP	-	22,874
	Flexible	40,575,927	41,891,434
	Enrich (IGA)	5,976,788	2,121,722
	Enrich (AC)	2,720,680	480,498
	Enrich (LI)	337,779	216,358
	<b>3,272,600,352</b>	<b>2,339,674,058</b>	
<b>02. Savings Product:</b>			
	Compulsory savings	1,068,674,907	891,453,681
	Voluntary savings	181,691,861	81,190,990
		<b>1,250,366,768</b>	<b>972,644,671</b>
<b>03. Insurance Product</b>			
	Insurance Fund	135,246,601	68,890,402
04.	Number of Branches	173	160
05.	Number of Samities	11,480	11,882
06.	Number of Members	177,946	192,940
07.	Numbers of Borrower	146,680	152,535
08.	Number of Staff	1,200	1,095
	Amount of loan outstanding with samity members'	3,272,600,352	2,339,674,058
09.	Member : Borrower	1.20:1	1.26:1
10.	Average Loan size per member	45,407	27,464

Signed in terms of separate report of even date annexed.

Place : Dhaka  
Dated : 12 September 2017

*Ashrafal Haque Nabi & Co.*  
Ashrafal Haque Nabi & Co.  
Chartered Accountants



Registered Under the Societies Registration Act, 1860  
PEOPLE'S ORIENTED PROGRAM IMPLEMENTATION (POPI)  
Consolidated-Fixed Assets Schedule  
As at 30 June 2017

Annexure A/4

Property, Plant and Equipment

Particulars	Cost			Rate %	Depreciation			Written Down Value as on 30.06.2017	Revaluation Reserve
	Balance as on 01.07.2016	Addition During the Year	Revalued During the Year		Balance as on 01.07.2016	Charged During the Year	Adjustment During the Year		
1. Land	171,132,758	2,580,495	140,965,448	0%	-	-	-	314,678,701	166,669,655
2. Building	49,076,428	4,319,331	53,395,759	2.5%	5,196,624	1,127,321	-	6,323,945	-
3. Furniture & Fixtures	24,907,061	2,221,561	27,128,622	15%	13,038,601	2,056,314	-	15,094,915	-
4. Office Equipment	28,530,270	1,733,032	30,263,302	15%	13,022,815	2,429,854	-	15,452,669	-
5. Electric Equipment	8,567,364	1,408,592	9,975,956	15%	4,981,203	598,860	-	5,580,063	-
6. Vehicle	41,214,817	-	41,214,817	15%	22,929,680	2,720,378	-	25,650,058	-
7. Boundary	132,487	-	132,487	15%	72,936	8,933	-	81,869	-
8. Other Assets	5,786,477	191,186	5,947,663	15%	3,089,839	421,505	-	3,511,344	-
<b>Sub Total</b>	<b>329,317,662</b>	<b>12,454,197</b>	<b>140,965,448</b>		<b>62,331,698</b>	<b>9,363,165</b>	<b>-</b>	<b>71,694,863</b>	<b>166,669,655</b>

Intangible Assets

Particulars	Cost			Rate %	Depreciation			Amortized Value as on 30.06.2017	Revaluation Reserve
	Balance as on 01.07.2016	Addition During the Year	Revalued During the Year		Balance as on 01.07.2016	Charged During the Year	Adjustment During the Year		
9. Software Development	2,457,168	-	-	15%	317,678	320,924	-	638,602	-
<b>Sub Total</b>	<b>2,457,168</b>	<b>-</b>	<b>-</b>		<b>317,678</b>	<b>320,924</b>	<b>-</b>	<b>638,602</b>	<b>-</b>
<b>Grand Total</b>	<b>331,774,830</b>	<b>12,454,197</b>	<b>140,965,448</b>		<b>62,649,376</b>	<b>9,684,089</b>	<b>-</b>	<b>72,333,465</b>	<b>166,669,655</b>

Signed in terms of separate report of even date annexed.



Registered Under the Societies Registration Act, 1860  
People's Oriented Program Implementation (POPI)  
Consolidated  
Details of Cash at Bank

Sl No	Name of Branch	Name of Bank	Account No.	30.06.2017 Total	30.06.2016 Total
1	Head Office	Krishi Bank	CD-1142	3,668,482	1,462,721
2	Head Office	Janata Bank	STD-07	5,132	6,100
3	Head Office	Janata Bank	STD-42	3,584,570	3,561,191
4	Head Office	Pubali Bank	STD-1171	2,603	4,127
5	Head Office	Pubali Bank	STD-1180	10,751,303	2,289,753
6	Head Office	Pubali Bank	STD-1275	10,664	12,008
7	Head Office	Pubali Bank	STD-1280	43,949	3,377
8	Head Office	Pubali Bank	STD-1297	1,539,462	6,535,823
9	Head Office	Pubali Bank	CD-18615	1,808	3,418
10	Head Office	Pubali Bank	CD-18901	42,902	44,662
11	Head Office	Pubali Bank	CD-19254	40	1,650
12	Head Office	Pubali Bank	STD-1372	35,733	36,663
13	Head Office	Sonali Bank	STD-946	4,501,590	4,430,015
14	Head Office	CBCL	STD-9654	-	76,437
15	Jamalpur	Pubali Bank	CD-1747	176,757	73,764
16	Bazra	Agrani Bank	CD-453	259,050	115,098
17	Aganagar	Pubali Bank	STD-32764,21510	50,276	176,809
18	Kishoregonj Sadar	Pubali Bank	CD-19280	375,431	187,315
19	Agarpur	Uttara Bank	CD-21-406	92,409	106,128
20	Bajitpur	IFIC Bank	CD-362	89,610	351,713
21	Sararchar	Janata Bank	CD-664	257,450	350,001
22	Durgapur	Agrani Bank	CD-953	97,328	66,321
23	Kalmakanda	Sonali Bank	CD-1992	105,384	111,466
24	Mohongonj-PLDP	BKB,Sonali Bank	CD-362,2065	162,985	90,727
25	Barhatta-PLDP	BKB,Sonali Bank	CD-315,914	81,696	89,171
26	Modan	Pubali Bank	CD-1085	110,399	20,000
27	Kotiadi	Janata Bank	CD-1380	104,567	171,300
28	Hossenpur	Agrani Bank	CD-939	134,599	92,290
29	Velanagar	Janata Bank	CD-349	96,332	47,686
30	Austagram	Sonali Bank	CD-834	156,671	88,729
31	Modanpur-PLDP	Sonali Bank	CA-351	4,015	96,190
32	Netrakona Sadar	Pubali Bank	CA-17124	194,806	27,808
33	Morjal	BKB	CD-139	192,646	175,504
34	Monohordi	Agrani Bank	CD-1269	114,739	23,124
35	Etakhola	Sonali Bank	CD-178,CA-193	518,295	258,155
36	Baroicha	Sonali Bank	CD-121,133	124,928	202,448
37	Ashugonj	Pubali Bank	STD-393,CA-21017	147,020	101,249
38	Bhairab Bazar	Pubali Bank	CD-17804,STD_554	439,936	186,163
39	Gaital RMC	National Bank	CD-0065-33003541 .7336	252,336	87,916
40	Patchdona	Sonali Bank	CD-588	77,644	69,076
41	Madhabdi-01		CD-496	87,768	407,597
42	Shibpur	Janata Bank	CD-1946,1935	101,604	209,420
43	Mymensingh Sadar	Pubali Bank	CD- 2056901007565	214,025	45,041
44	Nilphamari Sadar	Pubali Bank,Rupali Bank	CD-18615,CA-1484	372,027	116,424
45	Dimla-UPP	Sonali Bank	CD-1010	306,720	146,249



SI No	Name of Branch	Name of Bank	Account No.	30.06.2017	30.06.2016
				Total	Total
46	Domar-UPP	Sonali Bank	STD-44,CD-1921/5	440,998	154,951
47	Gangachara	Sonali Bank	CD-500433003668	180,913	166,000
48	Taragonj	Sonali Bank	CD-502133003411	135,746	462,197
49	Madhabdi-02	Pubali Bank	CD-526	59,839	330,512
50	Lakhpur	BKB	CD-168	171,169	2,431
51	Trisal	Pubali Bank	CD-14673	153,629	142,263
52	Valuka	Sonali Bank	CD-3300434	195,965	148,195
53	Chilahati	Sonali Bank	CD-743	366,427	190,072
54	Atpara	BKB	CD-283	77,923	66,273
55	Gouripur-PLDP	Janata Bank	CD-1541	169,511	137,259
56	Teligati	BKB	CD-31	535,091	26,235
57	Kaltapara	BKB	CD-105	118,473	93,307
58	Seedstore	BKB	CD-222	272,115	700,366
59	Dhanikhola	BKB	CD-174	176,945	246,729
60	Khaliajuri	BKB	CD-139	20,555	85,425
61	Boraibari	Rupali Bank	CD-562	215,752	31,000
62	Kaligonj	Janata Bank	STD-10,CD-1085	583,657	185,475
63	Lalmonirhat Sadar	Rupali Bank	CD-12332	18,437	270,356
64	Hatibandha	Janata Bank, Sonali Bank	CD-1278, CA-1290,STD-40	571,581	80,715
65	Rangpur Sadar	Pubali Bank	CD-38804	842,920	265,122
66	Karimgonj-RMC	Agrani Bank	CD-906833002532	170,666	104,045
67	Ishwargonj-PLDP	Sonali Bank	CD-1884	189,229	182,424
68	Dalia (UPP)	Rupali Bank	CD-1622	592,263	43,057
69	Itna	Janata Bank	CD-812,592	234,126	34,895
70	Mitamoin	Janata Bank	CD-592	329,802	29,219
71	Kendua-PLDP-2	BKB	CD-511	91,557	204,373
72	Hironpur	BKB	CD-165	135,338	123,584
73	Rupgonj	BKB Bank	CD-653	160,677	4,408
74	Patchrukhi	Sonali Bank	CD-397	207,363	134,444
75	Gazipur	Agrani Bank	CD-2000-3352-7	256,600	71,985
76	Borobari	Sonali Bank	STD-19,CD-513	89,665	117,910
77	Betgari	Janata Bank	CD-403	92,739	201,300
78	Kakina	Pubali Bank	CD-756,STD-1086	202,282	93,644
79	Kanchon	Agrani Bank	CD-1601	103,504	167,792
80	Tarabo	Sonali Bank	CD-1453/8	318,695	164,450
81	Atharobari	Agrani Bank	CD-1788	201,559	163,472
82	Nilphamari-MFMSF	Pubali Bank	CD-16900	163,729	308,088
83	Demia-MFMSF	Sonali Bank	CD-1071	477,833	134,100
84	Board Bazar	Dutch Bangla	CD-123-110-1745, Std-1012312-142	561,518	600,660
85	Joydebpur	Pubali Bank	CD-25267,STD-746	460,330	546,609
86	Mahigonj	Sonali Bank	CD-563/2,STD-4	393,123	89,045
87	Jaldhaka	Islami Bank	CD-49601	191,505	239,062
88	Shamgonj	BKB	CD-424	128,348	13,291
89	Nazirpur	BKB,Sonali Bank	CA-1373,CA-91	140,847	51,436
90	Fakirerbazar	Agrani Bank	STD-03	51,190	18,077
91	Bhoatmari	Janata Bank	CD-432,Std-08	270,160	190,332
92	Bangabondhuhut	RKB	CD-95	98,310	98,609
93	Sayedpur	Pubali Bank	CD-1842	174,841	350,481
94	Parbotipur	Pubali Bank	CD-960	281,168	149,478
95	Uttara	AB Bank	CD-218703-000	596,392	290,953



SI No	Name of Branch	Name of Bank	Account No.	30.06.2017	30.06.2016
				Total	Total
96	Jamgora	Bank Aisa	CD-645,STD-0012	125,006	854,267
97	Tongi	Janata Bank	CD-33296,Std-577	356,357	454,165
98	Modanpur-RMC	Janata Bank	Cd-4556	79,749	18,251
99	Akua	Janata Bank	CD-1941	137,767	3,063
100	Porabari	Rupali Bank	CD-351	35,889	109,060
101	Bogarbazar	BKB	CD-211	108,951	208,289
102	Mallikbari	Rupali Bank	CD-350	225,248	309,388
103	Polerghat	Sonali Bank	CD-710	254,540	61,232
104	Janjail	Agrani Bank	STD-509	91,115	31,509
105	Parulia	Janata Bank	CD-1344	288,197	196,138
106	Daikhawa	Janata Bank ,B,K,B	CD-1338, CD-114	228,492	25,690
107	Badda	Pubali bank	CD-500	422,425	111,453
108	Khikhat	Janata Bank	CD-3328	87,366	43,588
109	Ashkona	Janata Bank	CD-1432,STD-16	133,267	335,081
110	Donia	Dutch Bangla	CD-5873,318	476,365	55,747
111	Matuail	Agrani Bank	CD-2074-1	392,828	237,872
112	Mothertak	BKB	CD-503	174,306	283,758
113	Mallibug	Pubali Bank	CD-1523-7	420,571	106,210
114	Sobuzbag	Pubali bank	CD-1525-4	208,476	46,652
115	Sonargoan	Janata Bank	CA-1112	279,326	43,269
116	Gazaria	Pubali Bank	CD-5919	192,531	101,496
117	Daudkandi	Sonali Bank	CA-1770	483,174	215,403
118	Chandina	Janata Bank	CD-21441	263,104	61,993
119	Gouripur-RMC	Pubali Bank	CA-6360	740,968	223,826
120	Sarulia	Sonali Bank	CD-0189	156,190	369,652
121	Homa	Sonali Bank	CA-1279	495,893	264,430
122	Devidder	Sonali Bank	CA-2379	133,130	53,407
123	Brahmonpara	Sonali Bank	CA-1164	128,252	137,856
124	Moynamoti	Sonali Bank	CA-20001862	2,277	187,544
125	Lepsia-PLDP	Sonali Bank	CD-317	76,701	38,141
126	Sutrapur	Pubali Bank	CD-10650-5	195,558	222,892
127	Domar-PRIME	Janata Bank	CA-2452	373,325	28,080
128	Dimla-PRIME	Rupali Bank	CA-1671	347,978	61,095
129	Kalabagan-RNPPPO	Pubali Bank	STD-31	175,315	159,320
130	Prime - Khamar	Janata Bank	CA-1604	598,420	6,123
131	Fulbaria	Sonali Bank	CA- 0933	40,761	207,277
132	Burichong	Sonali Bank	CA-11588	144,360	130,880
133	Eliotgonj	Sonali Bank	CA-4767	140,393	389,105
134	Narshingdi Sadar	Pubali Bank	CA-34223	99,068	15,110
135	Mawna	Pubali Bank	44481901003072	331,792	80,900
136	Atibazar	Pubali Bank	3929102000236	90,345	130,710
137	Sreepur	Sonali Bank	CD-0214702000403	248,399	43,937
138	Zirabo	Bank Aisa	CD-16033001119	261,955	813,339
139	PGA-Dhaka Office	Dutch Bangla	CA-116	-	4,862
140	PGA-Dhaka Office	Pubali Bank	STD-86-2	4,651,309	2,628,007
141	PGA-Dhaka Office	Pubali Bank	STD-85-8	29,554	101,833
142	PGA-Dhaka Office	Dutch Bangla	148.120.4959	25,121	48,320
143	PGA-Dhaka Office	BRAC Bank	1506200441781000	43,541	119,687
144	PGA-Dhaka Office	Bank Aisa	CA-02133001271	271,311	7,898,388
145	PGA-Dhaka Office	City Bank	1411718550001	190,571	42,133
146	PGA-Dhaka Office	Standard Bank	06633000295	1,515	-



SI No	Name of Branch	Name of Bank	Account No.	30.06.2017	30.06.2016
				Total	Total
147	PGA-Dhaka Office	Mutual Trust Bank	0038-0210006569	6,882	-
148	PGA-Cox's Bazar	Pubali Bank	45901064546	122,922	113,305
149	PGA-SEPCLFDP	Pubali Bank	45901065270	35,217	836,636
150	PGA-Gabrul	Islami Bank Ltd.	20502570100155500	71,925	77,413
151	PGA-Koimari	Janata Bank	0587-0210005164	39,679	8,104
152	PGA-Mirganj	Sonali Bank	1005508	23,237	66,716
153	PGA-Shimulbari	Sonali Bank	1005496	3,721	204,672
154	PGA-Nowdabash	Janata Bank	0264-0210020209	237,599	102,175
155	PGA-Doikhawa	Janata Bank	0264-0110020218	128,096	93,826
156	PGA-Borokhata	Rupali Bank	200007648	465,039	121,726
157	PGA-Baora	Janata Bank	5440210006762	226,340	127,105
158	PGA-Nikli-FEHC	Agrani Bank	93713600171	255,182	70,672
159	PGA-Patgram	Janata Bank	1011003350	433,022	84,160
160	PGA-Batakandi	Janata Bank	SND-004000178	349,014	144,593
161	PGA-Poduar Bazar	Pubali Bank	3356901017348	134,395	32,683
162	PGA-Motkhula	Uttara Bank	SND-017314100000011	91,315	33,261
163	PGA-Konabari	Dutch Bangla	151-110-21972	208,792	-
164	PGA-Baunia	Janata Bank	CD - 1011001768	300,105	-
165	PGA-Mirer Bazar	Dutch Bangla	215- 110 - 9253	40,341	-
166	PGA-Bhawal Mirzapur	UCBL	1542101000004227	164,375	-
167	PGA-Bagmara	Rupali Bank	2238020000986	24,917	-
168	PGA-Barura	Sonali Bank	1303702000764	133,286	-
169	PGA-Patiya	Pubali Bank	0878901023870	58,956	-
170	PGA-Bancharampur	Sonali Bank	200002586	85,673	-
171	PGA-Jalkor	Pubali Bank	CD-0297901046517	215,275	-
172	PGA-Turag	Jamuna Bank	093-0210004153	227,872	-
173	PGA-Zirani	NRBC	012733300000325	158,733	-
174	ADIP-Jamalpur	Pubali Bank	STD-294	98,305	198,048
175	ADIP- Polash	BKB	STD-09,10,11,12,14,15	151,565	121,061
176	DREAM-Kishoreganj RMC	National Bank	CD-0061	462,468	447,378
177	DREAM-Hilichia	BKB	Std-287	201,715	312,184
178	DREAM-RMC	National Bank	CD-0061	352,502	41,237
179	PELI-Haluaghat	BKB	STD-18	210,516	233,118
180	PELI-Dubaura	BKB	STD-13	130,506	231,957
181	PELI-Nalitabari	BKB	STD-8	196,541	373,077
182	PGA-Shambuganj	Sonali Bank	CA-7009	171,462	376,170
183	Sherpur Sadar	Pubali Bank	CD-2932901015407	56,892	270,871
184	PGA-Halishahar	Pubali Bank	CA-5185	78,424	236,915
185	PGA- Doublemuring	Pubali Bank	CA-1707	365,680	421,132
186	PGA-Chandgaon	Pubali Bank	687901035557	109,265	461,399
187	DMF	National Bank	186372741	42,041	44,491
188	MOITRE-Dhaka Office	Pubali Bank	STD-1350	96,055	373,387
189	MOITRE-Munshiganj	Bangladesh Krishi	CD-564	220,012	498,295
190	MOITRE-Sirajdikhan	Prime Bank	CA-3176	314,023	424,433
191	MOITRE-Sreenagar	Bangladesh Krishi	CD-569	246,626	371,603
192	MOITRE-Tongibari	Bangladesh Krishi	CD-290	77,980	441,789
193	MOITRE-Narayanganj	Pubali Bank	366901044414	300,788	516,503
194	MOITRE-Bandar	Janata Bank	CD-0160-14739	199,541	222,193
195	MOITRE-Shidhirgonj	Bangladesh Krishi	CD- 200033939	319,783	11,896
196	MOITREE-Fatullah	Bangladesh Krishi	CD - 974	296,246	571,048
197	MOITREE-Pagla	Jamuna Bank	CA-0101-0210002770	195,610	214,811



SI No	Name of Branch	Name of Bank	Account No.	30.06.2017 Total	30.06.2016 Total
198	MOITREE-Hasnabad	Southeast Bank	CA-0081-11100000517	422,258	195,261
199	MOITREE-Chun Kutia	Southeast Bank	CD-003011100006004	516,358	-
200	MOITREE-Chowdhury Bari	Southeast Bank	CD-3603802000550	332,954	-
201	CWF	Pubali Bank	STD-1333	500,155	631,027
202	MIME-Dhaka Office	Pubali Bank	STD-1637	20,943	614,702
203	MIME-Trishal	Pubali Bank	C/A-3364102000182	1,903	1,382
204	MIME-Dhanikhula	Bangladesh Krishi	SND-06	6,802	72,219
205	MIME-Porabari	Pubali Bank	C/A-3364102000255	9,997	1,251
206	MIME-Mymensing Sadar	Pubali Bank	C/A-2056102000255	270,432	2,921
207	MIME-Bogarbazar	Bangladesh Krishi	SND-12	3,145	3,424
208	MIME-Seedstore	Bangladesh Krishi	SND-19	33,977	152,700
209	MIME-Vaiuka	Sonali Bank	SND-330436000457	16,812	107,709
210	MIME-Gouripur	Janata Bank	1031000398	4,576	26,187
211	MIME-Shombhuganj	Sonali Bank	SND-3305240000282	1,563	681
212	MIME-Akua	Janata Bank	1031000158	20,188	2,523
213	Staff SFF	Pubali Bank	STD-1646	594,709	847,764
214	Store	Pubali Bank	CD-18574	-	218
215	Move-Gabrul	Islami Bank	20502570100100500	17,625	24,699
216	Move-Koimari	Janata Bank	5870210003755	12,914	70,729
217	Move-Mirganj	Sonali Bank	1003552	3,100	3,547
218	Move-Shimulbari	Sonali Bank	1004792	5,478	20,737
219	Move-Noudabash	Janata Bank	2640210012147	57,961	41,402
220	Move-Daikhawa	Janata Bank	2640210012398	19,735	17,962
221	Move-Borokhata	Rupali Bank	200005729	44,952	41,137
222	Move-Baura	Janata Bank	CD-0544-0210006762	48,606	38,873
223	POPI-REECALL	Agrani Bank Ltd	36000139	599	1,216,175
224	POPI-Floating Education and Health Care	Agrani Bank Ltd, Pubali Bank Ltd	36000163, '01715102002295	223,213	1,583,537
225	POPI-SFP, POPI-SFP-Kalmakanda	Pubali Bank Ltd, Sonali Bank Ltd, Kalmakanda br. Netrokona	2056-102-277, 200003174	796,367	823,862
226	POPI-BRH-DRR & CCA	Pubali Bank Ltd	2860-102-000178	43,359	77,401
227	POPI-SEEDS	BKB & Agrani Bank Ltd	46,43,0200006250624,	509,758	236,394
228	POPI-VGD, POPI-VGD(Sunamgonj), POPI-VGD(Sunamgonj-02), POPI-VGD PROGRAMME, POPI-VGD Kishoregonj	Pubali Bank Ltd	175102001561, 175102001669, 175102001955, '0175102002334, 75	964,323	1,137,304
229	POPI-CDVAW	Pubali Bank Ltd	1640102000670	23,016	1,465,684
230	POPI-RAC	BKB	47230320000331	-	1,601,389
231	POPI-NATUN ALO PROJECT	Pubali Bank Ltd	1682102000491	72,688	2,533,932
232	POPI-RACE	Pubali Bank Ltd	1640102000935	3,160,131	4,280,791
233	People's Academy for Role Transfer(PART)	Pubali Bank Ltd	1640102000580	679,623	937,135
234	POPI- Training	Pubali Bank Ltd	0772102000367	944,331	218,949
235	POPI-Khamar	Pubali Bank Ltd	3391102000214	315,372	279,782
236	POPI-SEPCLFDP, POPI-SEPCLFDP, Cox's Bazar	Pubali Bank Ltd	0175102001681, 175102001940	1,127,503	1,026,213
237	POPI-SHOUHARDO3 Project	Agrani Bank Ltd	0200005789833	2,749,855	1,874,963
238	POPI-CDMP-II	Pubali Bank Ltd	0175102001897	-	356
239	POPI-CEP	Pubali Bank Ltd	0772102000707	28,335	28,335
240	POPI-SDLG	Pubali Bank Ltd	1640102000819	25,813	25,813
241	POPI-LSP	Pubali Bank Ltd	021010225983	34,325	34,325



SI No	Name of Branch	Name of Bank	Account No.	30.06.2017 Total	30.06.2016 Total
242	POPI-EAFFAPMP	0	0	20,914	20,914
243	POPI-MYCNSI	ABL,Dawara Bazar	12	372,550	372,550
244	OLD PHASE OUT	0	0	336,344	336,344
245	POPI-I OCCASD	Pubali Bank Ltd	175102001596	55,312	113,289
246	POPI-GALS	Pubali Bank Ltd	0175102002125	2,039	3,277
247	POPI-DCAC	Pubali Bank Ltd	0175102001708	69,568	56,946
248	POPI-SEPWFL	Pubali Bank Ltd	0772102000707	296,754	296,754
249	POPI-MEEC	Pubali Bank Ltd	1484	-	149,668
250	POPI-OICB	-	-	-	1,022
251	POPI-NCTF	-	-	-	3,080
252	POPI-EFSLSFAPHR	-	-	-	10,036
253	POPI-SDP	PBL	175102001731	1,234,173	1,866,968
254	People's Oriented Program In	PBL	2577	34,017	34,405
255	POPI-SDP	SBL	360000954	69,137	560,461
256	People's Oriented Program Implementation (POPI)	SCB	01-3330893-01	206,559	113,710
257	People's Oriented Program Implementation (POPI)	PBL	175102000974	23,508	24,712
258	POPI-Natun Alo Gratuity	PBL	0175102002021	854,232	1,036,175
259	POPI-PELI Gratuity Fund	PBL	0175102002048	1,054,093	751,068
260	Dormant account different		STD	148,056	148,056
261	POPI-ELNHA	Pubali Bank Ltd	1640102000974	1,109,546	-
262	POPI-VCP	Pubali Bank Ltd	0772901026358	861	-
263	POPI-RELIEF PROGRAM	Sonali Bank Ltd,	4416403000126	94,830	-
264	POPI-RELIEF PROGRAMME	Pubali Bank Ltd	175102002353	91,836	
				<b>87,696,287</b>	<b>87,518,214</b>



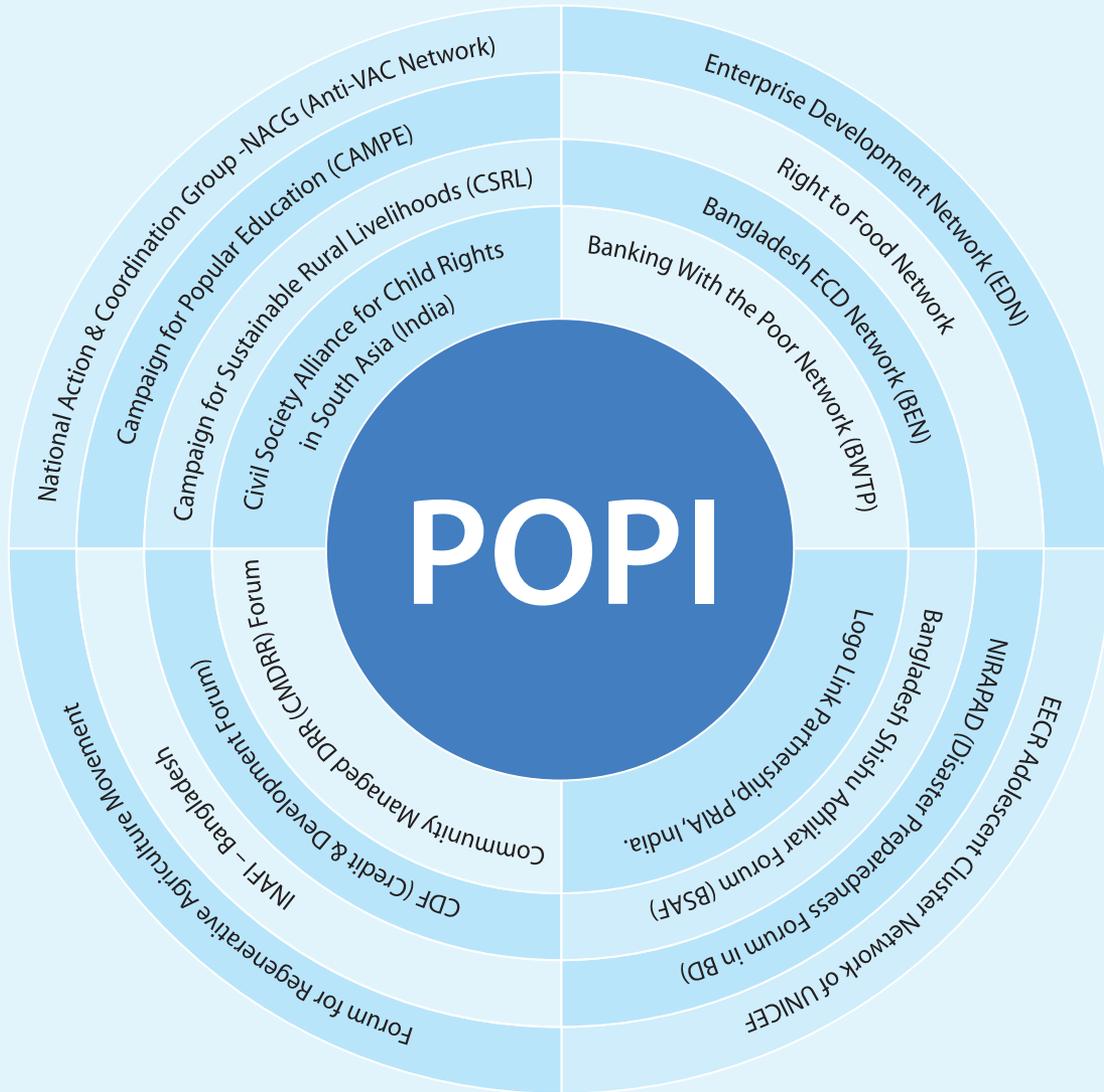
## Projects Synopsis (2016-2017)

Sl	Project Name	Working Area	Focus Components	Supporter(s)/ Development Partner
1	Building Resilience of Hoar people to Disaster Risk Reduction and Climate Change Adaptation (BRH -DRR & CCA)	<ul style="list-style-type: none"> <li>• Derai,</li> <li>• Sunamgonj</li> </ul>	<ul style="list-style-type: none"> <li>• DRR &amp; CCA</li> <li>• Livelihood security</li> <li>• Rights and Governance</li> </ul>	Christian Aid
2	Combating Domestic Violence Against Women through strengthening social accountability (CDVAW)	<ul style="list-style-type: none"> <li>• Kishoregonj Sadar</li> <li>• Bajitpur</li> <li>• Kuliarchar</li> <li>• Itna</li> <li>• Mithamoin</li> <li>• Kishoregonj</li> </ul>	<ul style="list-style-type: none"> <li>• Prevention</li> <li>• Protection</li> <li>• Shelter and counselling support</li> <li>• Policy Advocacy</li> <li>• Participation</li> </ul>	Manusher Jonno Foundation (MJF)
3	Floating Education and Health Care Project	<ul style="list-style-type: none"> <li>• Nikli</li> </ul>	<ul style="list-style-type: none"> <li>• Primary education</li> <li>• Health Care</li> </ul>	POPI Own Fund
4	Gender and Social Justice Program (GSJP)	<ul style="list-style-type: none"> <li>• Kishoregonj Sadar</li> </ul>	<ul style="list-style-type: none"> <li>• Human Rights</li> <li>• Civil Society mobilization</li> <li>• Legal aid to the victims</li> <li>• Layers association</li> <li>• Follow up and reporting</li> <li>• Awareness raising</li> </ul>	Ain O Salish Kendra (ASK)
5	Natun Alo Project (NAP)	<ul style="list-style-type: none"> <li>• Madan</li> </ul>	<ul style="list-style-type: none"> <li>• Social Development</li> <li>• Health and Nutrition</li> <li>• Basic and Functional Education</li> <li>• Economic Development</li> <li>• Disaster Risk Reduction</li> </ul>	Stromme Foundation and Eriks Development Partners
6	Socio Economic Empowerment with Dignity and Sustainability (SEEDS)	<ul style="list-style-type: none"> <li>• Durgapur</li> <li>• Kalmakanda</li> <li>• Mohangonj</li> <li>• Khaliajuri</li> </ul>	<ul style="list-style-type: none"> <li>• People's Organisation</li> <li>• Basic &amp; functional education</li> <li>• Adolescent Empowerment</li> <li>• Economic development</li> <li>• Entrepreneurship development.</li> <li>• Child protection</li> </ul>	Stromme Foundation

7	Inclusive Basic Education for the Hard to Reach Children in Bangladesh	<ul style="list-style-type: none"> <li>• Durgapur,</li> <li>• Kalmakanda,</li> <li>• Mohangonj</li> <li>• Khaliajuri</li> </ul>	<ul style="list-style-type: none"> <li>• Basic &amp; functional education</li> <li>• Adolescent Empowerment</li> <li>• Child protection</li> </ul>	Strommee Foundation
8	POPI Relief Programme	<ul style="list-style-type: none"> <li>• Khaliazuri</li> <li>• Mohangonj</li> <li>• Madon</li> </ul>	<ul style="list-style-type: none"> <li>• Response and Rehabilitation</li> </ul>	Stromme Foundation
9	Resilience through Economic Empowerment, Climate change Adaptation, Leadership and Learning (REE-CALL)	<ul style="list-style-type: none"> <li>• Nikli</li> <li>• Mithamoin</li> </ul>	<ul style="list-style-type: none"> <li>• Disaster Management</li> <li>• Climate Change adaptation</li> <li>• Livelihood Security</li> <li>• Rights and Governance</li> <li>• Women empowerment</li> </ul>	Oxfam
10	Emergency Humanitarian Support to Flash Flood Affected People in Haor areas	<ul style="list-style-type: none"> <li>• Itna</li> </ul>	<ul style="list-style-type: none"> <li>• Response and Rehabilitation</li> </ul>	Oxfam
11	Empowering Local and National Humanitarian Actors (ELNHA)	<ul style="list-style-type: none"> <li>• Kishoregonj sadar</li> <li>• Tahirpur</li> </ul>	<ul style="list-style-type: none"> <li>• Humanitarian Capacity Development to design, deliver and lead in humanitarian preparedness and response</li> </ul>	Oxfam
12	School Feeding Program in Poverty Prone Areas (SFP -PPA)	<ul style="list-style-type: none"> <li>• Fulbaria</li> <li>• Gouripur</li> <li>• Haluaghat</li> <li>• Kalmakanda</li> </ul>	<ul style="list-style-type: none"> <li>• High Energy Biscuit delivery to school children</li> <li>• Nutrition and De-Worming</li> <li>• Awareness -</li> </ul>	Directorate of Primary Education (DPE) & WFP
13	Strengthening Household Ability to Respond to Development Opportunities (SHOUHARDO) III	<ul style="list-style-type: none"> <li>• Austagram</li> <li>• Itna</li> <li>• Mithamain</li> <li>• Nikli</li> <li>• Kalmakanda</li> <li>• Khaliajuri</li> <li>• Madon</li> </ul>	<ul style="list-style-type: none"> <li>• Equitable access to income and nutritious food</li> <li>• Nutritional status of children, pregnant and lactating women and adolescent girls</li> <li>• Gender equitable ability</li> <li>• Women's Empowerment and Gender Equity</li> <li>• Advocacy for increased responsiveness and quality of public services</li> </ul>	USAID & GoB through CARE
14	Vulnerable Group development (VGD) Programme	<ul style="list-style-type: none"> <li>• Derail</li> <li>• Jamalgonj</li> </ul>	<ul style="list-style-type: none"> <li>• Mobilisation and Organisation of beneficiaries</li> <li>• Basic and refreshers training on Life skills and IGA</li> <li>• Savings for VGD Card holder</li> </ul>	Department of Women Affairs (DWA)

15	Save Urban Child from Hazard job and Linkage with Academy (SUCHALA)	<ul style="list-style-type: none"> <li>• Munshiganj Sadar</li> <li>• Serajdekhan</li> <li>• Tongibari</li> </ul>	<ul style="list-style-type: none"> <li>• Study support</li> </ul>	ANUKUL FOUNDATION (MDF)
16	Primary Health Care (PHC)	<ul style="list-style-type: none"> <li>• Munshigonj sadar</li> <li>• Sirazdikhan</li> <li>• Sreenagar</li> <li>• Tongibari</li> </ul>	<ul style="list-style-type: none"> <li>• Primary health care</li> </ul>	ANUKUL FOUNDATION (MDF)
17	Shoe value chain development project	<ul style="list-style-type: none"> <li>• Bhairab</li> </ul>	<ul style="list-style-type: none"> <li>• Financial Services for microenterprise</li> <li>• Value chain development</li> <li>• Technology and product adaptation</li> </ul>	Palli Kormo Shohayk Foundation (PKSF), IFAD
18	Probin Jonogustir Jibonman Unnaan; improvement in quality of life of older people.	<ul style="list-style-type: none"> <li>• Gozaria (Bhairab)</li> </ul>	<ul style="list-style-type: none"> <li>• Social centre establishment</li> <li>• Health service (para-phygeo therapy), Continue education</li> <li>• Improve older people's access to their rights and entitlements</li> </ul>	Palli kormo Shohayk Foundation (PKSF), Help Age International
19	Cultural and Sports Programme	<ul style="list-style-type: none"> <li>• Bhairab</li> </ul>	<ul style="list-style-type: none"> <li>• Sports Programme</li> <li>• Cultural Programme</li> </ul>	Palli kormo Shohayk Foundation (PKSF)
20	ENRICH / Shamridhi Program	<ul style="list-style-type: none"> <li>• Bhairab</li> <li>• Karimgaonj</li> </ul>	<ul style="list-style-type: none"> <li>• Education and Social development</li> <li>• Health &amp; Nutrition</li> <li>• IGA &amp; Others</li> </ul>	Palli Karma -Sahayak Foundation (PKSF)
21	Resolute people to Adapt to Climate Change (RAC)	<ul style="list-style-type: none"> <li>• Haluaghat</li> </ul>	<ul style="list-style-type: none"> <li>• Plinth raising</li> <li>• Flood resilient sanitary latrine</li> <li>• TubeWell installation</li> <li>• Earth filling</li> <li>• Building flood resilient shed for goat/duck</li> <li>• Training</li> </ul>	Palli Karma -Sahayak Foundation (PKSF) & BCCRF
22	Rural People's Access to congenial and Environment viable water & sanitation Facilities (RACE) Project	<ul style="list-style-type: none"> <li>• Kishoregonj Sadar</li> <li>• Kuliarchar</li> <li>• Bajitpur</li> <li>• Bhairab</li> </ul>	<ul style="list-style-type: none"> <li>• Awareness on Hygiene</li> <li>• Safe water</li> <li>• Sanitation</li> <li>• WaSH Credit</li> </ul>	Water.Org

## Networking / affiliations of POPI



## POPI's development partners during three decades of development Journey

- Ain-O-Salish Kendra (ASK)
- Anukul Foundation
- AusAid
- Big Lottery Fund (BLF)
- CARE
- Christian Aid
- Comic Relief
- Cordaid-Netherlands
- CDMP (GoB)
- Department of Women Affairs (DWA-GoB)
- Dhaka Water Supply and Sewerage Authority (DWASA)
- DFID
- Directorate of Primary Education (DPE)
- ERIKS Development Partners
- European Union (EU)
- Learning For Life (Lfl)
- ManusherJonno Foundation (MJF)
- Ministry of Women and Child Affairs (GoB)
- Oxfam GB
- Oxfam Hong Kong
- Palli Karma-Sahayak Foundation (PKSF)
- Plan-Bangladesh
- Stromme Foundation
- Tetra Tech ARD
- USAID
- Water.org
- WFP