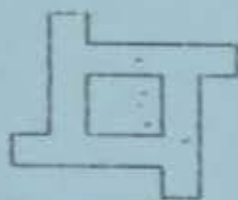
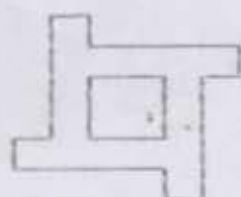


Project Proposal  
Income Generation for  
Vulnerable Group Development Programme  
July 1992 - June 1996



**BRAC**  
BANGLADESH RURAL ADVANCEMENT COMMITTEE  
66, MOHAKHALI C/A  
DHAKA-1212

**Project Proposal  
Income Generation for  
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July 1992 - June 1996**



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BANGLADESH RURAL ADVANCEMENT COMMITTEE  
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## EXECUTIVE SUMMARY

1. Bangladesh Rural Advancement Committee (BRAC) is a non-government development organization involved in empowering the rural landless population through socio-economic activities. Since its inception in 1972 it has grown into a full-fledged national development organization of international repute. Over the years, BRAC has experimented with various modalities of development programmes suitable for the landless and rural, disadvantaged population. The main thrust of BRAC is to develop a viable organization for poverty alleviation and empowerment of the rural poor and extend credit facilities. The development of rural women who are doubly disadvantaged, being members of not only poor households but also of male dominated society, is emphasized in BRAC.
2. At present, BRAC runs six categories of core programmes and some highly developed support services directed towards socio-economic upliftment of the rural poor:
  - i. Rural Development Programme - a multi-sectoral programme working for poverty alleviation, employment and income generation, and mobilization of the landless poor;
  - ii. Rural Credit Project - a self-financed credit project;
  - iii. Women's Health and Development Programme - a health project, continuation of the Child Survival Programme;
  - iv. Non-Formal Primary Education - a life-oriented education programme for the children of poorer households who have never been to school;
  - v. Handicrafts production and marketing - sericulture industry, Ayesha Abed Foundation and Aarong;
  - vi. Training, Research and Evaluation, Rural Enterprises, Management Development Programme etc-support services to core programmes and projects and  
  
Income generating commercial enterprises - printing press and cold storage.

With these programmes in hand, BRAC plans to move along the path to sustainable development.
3. The Vulnerable Groups Development (VGD) programme reaches about 450,000 women who belong to the poorest segment of the rural population. The VGD programme is a nationwide multi-donor food assisted programme and is sponsored by the Ministry of Relief (MOR).

BRAC has internalized its support to this programme through its Income Generation for Vulnerable Groups Development (IGVGD) programme. The IGVGD programme is a joint effort between the Directorates of Relief and Rehabilitation (DRR), Livestock Services (DLS) and BRAC. IGVGD during 1990-92 VGD cycle, covers only 80,000 VGD women which represents only 16 percent of the total target group in this category in Bangladesh. There is considerable scope for expansion.

4. BRAC proposes to expand IGVGD programme to cover more VGD card holders from the new cycle of 1992. The model, described on page 4, will remain essentially the same in the new expanded areas. The programme will comprise of 3 components for the period July 1992 - June 1996 i.e. 2 VGD cycles and will cover 150,000 VGD women in each two year cycle. The components are:
  - i. IGVGD expansion in 35 Rural Development Programme (RDP) areas of 30 upazilas;
  - ii. IGVGD in 36 upazilas;
  - iii. IGVGD in 18 phased out upazilas.Each of the components defined later, will have a Training and Credit Section.
5. Enclosed proposal for an expansion of IGVGD during the 1992-96 period estimates a total cost of Tk. 138,366,779 to BRAC and Tk. 186,257,838 to the VGD central fund. The proposal does not include the investment of DLS to the programme. DLS will continue to provide its staff support for technical supervision, supply of vaccines, poultry workers flasks (where possible) and day-old chicks etc.
6. In each two year VGD ration cycle IGVGD components will operate in 84 to 90 upazilas replicating the model into 102 upazilas over 4 years.
7. Apart from poultry new activities will also be pursued to allow greater economic mobility to the VGD women.
8. The VGD women while under training during their two year ration entitlement period is linked to the RDP programme services of BRAC. As they expire their ration period they will continue to participate in the RDP network activities and will be entitled to RDP support services.

Project Proposal  
Income Generation for  
Vulnerable Group Development Programme (IGVGD)  
July 1992 - June 1996

1. Introduction

- 1.1 In Bangladesh destitute rural women constitute the poorest stratum of rural society. Some 450,000 families in rural Bangladesh are recipient of a monthly income transfer ration 31.25 kg of wheat under the Vulnerable Group Development (VGD) programme administered by the Directorate of Relief and Rehabilitation (DRR) and supported by various food aid donors. The major contributor, so far, has been the World Food Programme (WFP). This programme covered all the unions in Bangladesh and has been in operation since 1974. The VGD women are the poorest 10% of the population. These women in most cases own no land, have little or no income and live without a husband's support because of desertion, divorce, death and disablement. Being a women they are in many cases excluded from development projects; the VGD programme provides monthly food ration for a period of 2 years during which attempts are made to make the families self-supporting. However the programme was unable to ensure lasting benefits for a large number of women at the end of the two year ration period. The women did live better during the two years when they received food aid but after that they returned to their former position.
- 1.2 Although making women economically self supportive was one of the objectives of the VGD programme, the programme virtually turned into a relief welfare programme as the target women received only wheat because of lack of adequate manpower for extension services, technical ability and resources. BRAC comprehended that this monthly wheat ration to the poor women can be transformed into an important vehicle in changing their destiny by planning to build a sound economic base for the destitute women.

2. Background

- 2.1 In 1985 the Integrated Development Programme (IDP) of BRAC at Manikganj, entered into an agreement with the Ministry of Relief and Rehabilitation in the VGD Programme which is implemented by the DRR.
- 2.2 IDP/BRAC, Manikganj as a recipient of wheat under the Women's Training Centre (WTC) sub-project of the VGD programme,

selected 700 VGD women in selected areas of Manikganj to provide skills training combined with the VGD monthly take-home ration of 31.25 kg wheat. IDP started this programme on an experimental basis and distributed wheat to the selected women and ensured training on four different skills i.e. poultry, sericulture, vegetable cultivation and embroidery, to each of them. The Programme ensured each woman a monthly income of Tk.60/- to Tk.150/-.

- 2.3 Later BRAC in response to MRR/DRR's request during mid 1986, extended its collaboration to DRR on an experimental basis. During this experimentation BRAC at its own cost trained about 1,000 women, who were receiving VGD ration for two years, in 9 Union VGD Centres in Manikganj Upazila. The training package included skills training in the above mentioned four skills along with Functional Literacy, Health and Nutrition Education and Group Formation. The women showed more interest for poultry as they achieved better results through poultry.
- 2.4 The positive results of the programme led BRAC to design an independent programme named 'Income Generation Programme for VGD Women (IGVGD)' during mid 1987 to replicate the achievement on a larger scale. It launched a poultry scheme in August 1987 with DRR and DLS which aimed to train VGD wheat receivers at union level, in better poultry keeping practices to generate a sustained monthly income if not equal but as close as possible to the value of VGD monthly ration.
- 2.5 IGVGD is thus a collaboration between the WFP, DRR, DLS and BRAC to improve the income earning potentials of destitute women who are VGD card holders and receive monthly wheat ration of 31.25 kg of wheat for a duration of two years. The programme aims to provide skills training and other support over a period of two years when the VGD women are supported by the wheat ration. The training would be on better poultry rearing practices so that women can earn a sustained income equivalent to their monthly wheat ration when this is withdrawn.
- 2.6 Poultry rearing was considered as suitable for widespread implementation. It is low cost, requires little skills, highly productive and can be incorporated into the household work schedule. Initially, the programme was taken up on an experimental basis in 1987 with the DRR and DLS in 22 Upazilas. Its success led to its expansion, and by June '1990 the programme covered 32 Upazilas benefiting 53,724 women. From July 1990 the second 2 year cycle began and the programme has covered 36 upazilas in 15 districts benefiting 80,000 card holders.

3. The provisions of the programme model are given below:

- o selection of VGD women for training;
- o training of poultry workers;
- o vaccination on a regular basis to reduce bird mortality;
- o development of key rearers;
  
- o establishment of Chick Rearing Units (CRUs) to rear day-old chicks;
- o free range feed supplemented by balanced feed;
- o egg collection;
- o credit support;
- o follow up on a regular basis;
- o mutual reinforcement of groups;

3.1 Selection

The women are jointly selected from among the enrolled VGD card holders, by representatives from DRR, DLS, local union councils and BRAC according to the criteria set for the IGVD programme. In each union there are 150-200 VGD card holders and out of them only those with potentials and willingness are chosen for training under the poultry programme. Experience till date suggests that approximately 75 percent of the VGD women could be selected for training. The number of women covered under IGVD can be increased further once the VGD enrolment criteria has strictly been followed by the Union Committee.

3.2 Poultry Worker

To prevent poultry mortality and to develop poultry rearers, one VGD woman from each village is selected and given a 5-day training on poultry management, basic treatment of diseases and vaccination. The poultry worker is responsible for regular vaccination in the village and dissemination of follow-up information on poultry rearing practices to other VGD women. A one day refresher's course is held every month. The poultry worker collects DLS supplied vaccines from the union parishad twice in a month. The poultry workers also function as the egg collector in the village. It is envisaged that leadership skills and further extension knowledge will be given to the poultry workers to enable them to function as extensionists at the grassroot level.

3.3 Vaccination

The poultry workers are provided with the necessary equipments required for vaccinations and vaccines on a regular basis. The poultry worker charges a token fee of Tk.0.25 to 0.50 per bird for vaccination. The average monthly income of a poultry



worker range between Tk.150 to Tk.250 from giving vaccinations and her own poultry rearing.

### 3.4 Key Rearer

The selected VGD women are given 3 days training on the ideal method of poultry rearing and are developed as key rearers. Each key rearer has one HYV cock and ten hens which includes 4-5 high yielding varieties (HYVs) and suitable space for their housing. She earns monthly income of Tk. 150-200 from her poultry flock.

### 3.5 Chick Rearing Unit

To ensure continuous supply of birds at the village level, 15 to 25 chick rearing units per upazila have been established. The DLS poultry farms supply the day-old chicks at the rate of Tk. 7.00 per bird and the chick rearers rear it for two months, after which they are sold to the key rearers. Their average monthly income is Tk.600-800 (with 200 chicks).

### 3.6 Feed sales centre

To run the mini farm and the chick rearing units properly, one poultry feed sales centre has been established in each area. With the spread of hybrid variety of birds, the people are gradually getting habituated to buying balanced feed for their birds.

### 3.7 Egg collection

In each village the poultry worker acts as an egg collector. There is one agent appointed from each ward (5-7 villages comprise a ward) to collect and market the eggs.

### 3.8 Credit

To ensure proper utilization of skills, credit support is provided to the women. A pilot Credit scheme was undertaken in 1988 with 22 upazilas and the present 38 upazilas whereby credit support to the women were ensured. This scheme was financed by DRR through the monetized wheat of WFP, EEC and Australia. The rearers are encouraged to open Bank accounts and save monthly deposit Tk. 25 in their accounts.

## 4. The Proposal

4.1 BRAC proposes to expand IGVD programme to cover more VGD women. The model will remain essentially the same in the new

expanded areas. The programme will comprise of 3 components for the period July 1992 - June 1996 i.e. 2 cycles and will cover 150,000 VGD women in each cycle. The components are:

- i. IGVD expansion in 35 Rural Development Programme (RDP) areas in 30 upazilas (Annex 1)
- ii. IGVD in 36 upazilas (Annex 2)
- iii. IGVD in 18 phase out upazilas (Annex 3)

Annexes 1-3 relate to those upazilas which will be covered during 1992-94 VGD cycle.

Each of the components will have a Training and Credit Section.

## 5. Aims and Objectives of the Programme

5.1 The programme aims to provide VGD women an entry point to diversified income earning and employment opportunities through training in livestock activities with particular skills in poultry rearing activities and small trading in order to improve their socio-economic situation.

### 5.2 Specific objectives

- i. To create monthly cash income at least an amount equivalent to the monthly wheat ration of 31.25 kg (i.e. Tk.150 to 200) at the end of two year ration period;
- ii. To reduce poultry mortality from the existing 40 - 45 percent to 15 percent;
- iii. To increase the poultry population;
- iv. To introduce cross breeds and increase the production of eggs and meat to improve the protein intake level of the rural poor;
- v. To generate savings habit of the VGD women;
- vi. To provide credit to enable VGD women to use required skills for productive activities.

## 6. Programme Strategy

### 6.1 IGVD in 35 RDP Area/30 Upazilas

#### A. Training

6.1.1 BRAC's Rural Development Programme (RDP) normally

covers 3 unions, i.e., one third of an upazila, and organizes village organizations for both men and women in these unions.

6.1.2 In the 35 RDP areas, there are about 15,000 VGD card holders. Of the 15,000 VGD women 80% i.e. 12,000 of them will be given training on income generating activities mainly in better poultry rearing practices by BRAC. The training target is shown on Table 6.1A. BRAC suggests that the VGD programme donors to fund the training component of the programme. This will include the cost of one trainer and other logistic support which comes to Tk.16,505,740. For details please see budget Section IA.

Table 6.1A

Training Target  
1992 to 1996

S1 No	Subject	1992-94	1994-96	Total
1	No. of Total VGD card holders	15000	15000	30000
2	No. of selected card holders	12000	12000	24000
3	Training:			
	(a) Poultry workers	-	-	RDP already has poultry worker
	(b) Key rearers	11380	11380	22760
	(c) Chick rearers	120	120	240
	(d) Feed sellers	-	-	RDP already has feed sellers
	(e) Egg collectors	-	-	RDP already has egg collectors

B. Credit

6.1.3 This is the credit component of the programme. BRAC proposes to make available, as a first loan, to 3,000 of the selected 12,000 VGD card holders, small amounts (Tk.1,000) of credit to carry on the poultry rearing. Of them 50% will be entitled to a second loan for other activities. This component of the programme will consist of credit support and follow up/supervision of the credit. After the completion of the 2 year cycle these VGD card holders will gradually be incorporated into BRAC's Village Organizations with its integrated package of development programme. For the credit part, BRAC will seek funding from its donor consortium according to credit target depicted in Table 6.1B. For details see budget Section IB.

Table 6.1B  
Credit Programme  
1992 to 1996

Sl No	Subject	1992-94	1994-96	Total
1	Total No. of borrowers	6120	8120	16240
2	No. of borrowers by category			
	(a) 1st loan (Tk. 1000)	3000	3000	16000
	(b) 2nd loan - 50% of 1st loan (Tk. 2000)	4000	4000	2600
	(c) Loan for chick rearers (Tk.7000)	120	120	240

6.2 IGVGD in 36 Upazilas

A. Training

6.2.1 In the new cycle of July 1992, BRAC proposes to withdraw from 13 of its present 36 upazilas and expand into 19 new upazilas where there is more concentration of VGD card holders. Coverage in these 36 upazilas will be approximately 100,000 women of whom 50,000 will be selected for training.

6.2.2 In each upazila 1 UPO (Upazila programme organizer) and 4 Programme Organizers will be posted for smooth implementation of the programme. The programme upazila will be divided into 4 zones and each zone will be headed by a senior area manager. In each upazila the programme will continue for 4 years and then start phasing out from 18 upazilas out of 36 upazilas in each cycle.

6.2.3 All costs for this component will be borne by BRAC. Please see Budget section IIA and Table 6.2A.

Table 6.2A  
Training Target  
1992 to 1996

S1 No	Subject	1992-94	1994-96	Total
1	No. of Total VGD card holders	100000	100000	200000
2	No. of selected card holders	80000	80000	160000
3	Training:			
	(a) Poultry workers	3000	3000	6000
	(b) Key rearers	75730	75730	151460
	(c) Chick rearers	550	550	1100
	(d) Feed sellers	180	180	360
	(e) Egg collectors	540	540	1080

## B. Credit

6.2.4 This component, too, will receive credit support. Of the 60,000 trained VGD card holders covered by BRAC, 50,000 will be given a first loan and of these 30,000 will be entitled to a second loan. Of the 40,000 ex-VGD card holders in the 18 old upazilas, 10,000 will be incorporated into BRAC VOs and an additional 10,000 i.e. one third, will be provided credit from IGVGD funds.

6.2.5 BRAC requests DRR/WFP to provide funds for the credit

component which comes to Tk.125,665,427. Table 6.2B and Budget Section IIB gives details.

Table 6.2B  
Credit Programme  
1992 to 1996

Sl No	Subject	1992-94	1994-96	Total
1	Total No. of borrowers	60,550	60,550	121,100
2	No. of borrowers by category			
	(a) 1st loan (Tk. 1000)	50,000	50,000	100,000
	(b) 2nd loan - 60% of 1st loan (Tk. 3000)	30,000	30,000	60,000
	(c) Loan for chick rearers (Tk. 7000)	550	550	1,100
	(d) Ex-VGD (Tk.2000)	10,000	10,000	20,000

### 6.3 Phase Out VGD in 18 Upazilas

6.3.1 As mentioned in section 6.2 BRAC will phase out from 18 upazilas. However, in the 18 phase out upazilas a skeleton staff will be retained to carry out the credit operations and will continue to extend credit for income generating activities for 2 years and then be gradually incorporated into RDP Village Organizations with a view to sustainable development of the programme. Around 50,000 VGD women will be part of this phase out programme. The new and ex-VGD women will get the credit support.

Table 6.3A  
Training Target  
1992 to 1996

Sl No	Subject	1992-94	1994-96	Total
1	No. of Total VGD card holders	30000	50000	80000
2	No. of selected card holders	22000	40000	62000
3	Training:			
	(a) Poultry workers	-	-	IGVGD already has poultry worker
	(b) Key rearers	22000	40000	62000
	(c) Chick rearers	-	-	Already has chick rearer
	(d) Feed sellers	-	-	"
	(e) Egg collectors	-	-	"

6.3.2 DRAC requests to extend funds from the DRR/WFP fund for the staffing, which would include:

- 2 Programme Organizers (Credit) in each upazila
- 1 Programme Organizer in each upazila for coordination activities; and
- 2 Credit Supervisors for the whole programme.

The total funds for this component would come to Tk.30,036,062.

6.3.3 Training support assistance will be provided by the Government's Livestock Department. For details on Training please see Table 6.3A.

Table 6.3B  
Credit Programme  
1992 to 1996

Sl No	Subject	1992-94	1994-96	Total
1	Total No. of borrowers	17000	35000	52000
2	No. of borrowers by category			
	(a) 1st loan (Tk. 1000)	12000	25000	37000
	(b) 2nd loan - 60% of 1st loan (Tk. 3000)	7200	15000	22200
	(c) Ex-VGD (Tk. 2000)	5000	10000	15000

## 7. Programme Management

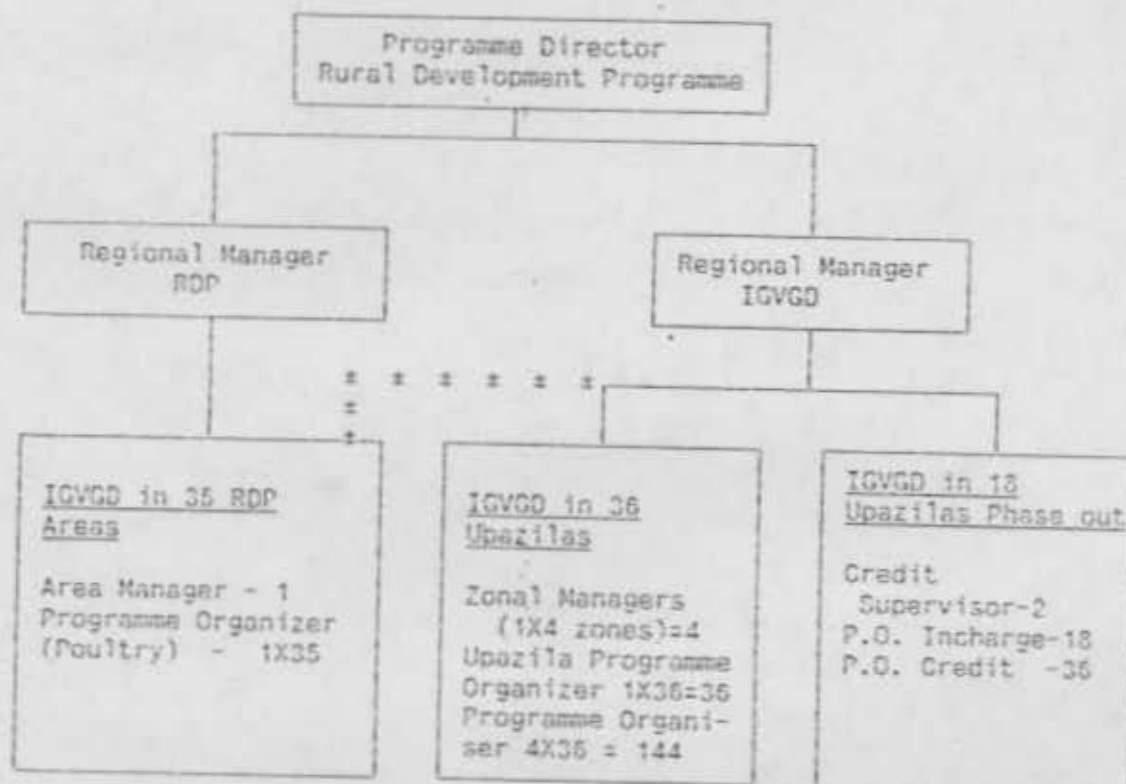
7.1 An upazila VGD sub committee comprising of the upazila livestock officer as the chairman, the project implementation officer and a BRAC representative will be constituted. The committee will hold regular meetings between the departments concerned and carry out necessary steps for the functioning of the programme.

7.2 The respective responsibilities of DRR, DOL, and BRAC in co-operative implementation of the programme are summarized below:

<u>Livestock Department</u>	<u>BRAC</u>	<u>DRR</u>	<u>WFP</u>
o training	o selection of trainees	o selection of VGD card holders	o mobilize donor resources (food and cash)
o equipment	o motivation	o wheat distribution.	o monitoring
o vaccines	o organization	o supply of funds	o evaluation
o supply of chicks, cocks, hen	o training	o administrative support	
o monitoring	o followup	o monitoring	
o follow-up	o monitoring	o report to Ministry/donors	
	o report to DLS, DRR and WFP		



7.3 For effective implementation of the programme, staff development training to both BRAC and concerned government staff will be given. A management organogram is given.



### 8. Monitoring

8.1 BRAC had set up a monitoring cell in 1988 to assist in developing a management information system, which was upgraded to the status of a department in 1990. The department monitors both RDP and IGVD programme.

The department has 4 staff at its head office and 1 staff in each IGVD zonal office.

8.2 Following are among the important out puts: (a) Quarterly and monthly monitoring reports, (b) half yearly narrative reports and (c) issue specific reports.

8.3 Reporting formats and contents are periodically modified to improve their quality for all users varying from BRAC area offices to Government and donor agencies. Increasing computer use in the head office is easing the tasks of monitoring.

- 8.4 BRAC emphasizes the continual development of an information based management culture, right through the weekly planning stage at the programme office. The monitoring system thus became a comprehensive function rather than the headquarters management function.
- 8.5 During the execution of the present proposal two types of surveys such as baseline survey upon selection of enrolled women (as in the past) and poultry mortality survey will be done. Particular attention will be given to the trained card holders i.e. whether the trainees do receive HYV birds within the stipulated time. Attention will also be given to develop trend analysis on mortality rate and growth of birds and also on production of different varieties of HYV birds. The checklist will also cover close monitoring of disbursement, recovery and use of loans by borrowers.
- 8.6 The Research and Evaluation Division of BRAC will undertake effect and impact oriented studies, such as participants income, nutrition etc. A beneficiary contact study on 21 poultry workers has recently been completed.

## 9. Budget

- 9.1 A detailed budget for the programme over the period of 4 years (July 1992 - June 1996) is appended herewith. The total requirement for implementation of the programme is Tk.360,574,016 of which BRAC will bear Tk.138,366,779 from its own resources and the rest Tk.222,207,238 is to be financed from DRR/WFP fund. The total interest to be earned from the loans and on bank account is estimated to be Tk.35,349,400. So the net requirement from the DRR/WFP fund is (222,207,238 - 35,349,400) = Tk. 186,257,838 only. Out of the net requirement of Tk.186,257,838, BRAC has a fund (which has revolved since 1986/89) of Tk. 33,328,432. The balance of Tk. 152,929,406 (Tk.186,257,838 less Tk. 33,328,432) is to be made available from the DRR/WFP fund. However, an internal review will be undertaken at the end of the 1991/92 FY during July/August 1992 to confirm the actual amount retained with BRAC at the expiry of the ongoing agreement.

## 10. Conclusion

- 10.1 This programme can make significant contribution in raising the income level of the rural disadvantage women (ie. VGO card holders) who would otherwise be left out of the work sector. They are now an active work force.
- 10.2 Through this programme rural poor women can actively participate in the rural economy both as buyers and sellers of

goods and services. Moreover the strong linkages developed with the various government department, its assistance and the access to its service will have been activated and both government and NGO will join hands to work for the betterment of the country. Another important aspect of the programme is the feeling of the beneficiaries i.e. the dignity of self employment which is already apparent in a substantial number of the target women now receiving WFP assistance.

Component ILIST OF IGVD IN R D P AREAS TO BE COVERED DURING 1992-94 VGD CYCLE

<u>Name of District</u>	<u>Name of Upazila</u>	<u>Name of RDP Areas</u>
Rangpur	1. Taragonj	1. Taragonj-1 2. Taragonj-2
Nilphamari	2. Nilphamari	3. Nilphamari
	3. Syedpur	4. Syedpur
Gaibandha	4. Palashbari	5. Palashbari
	5. Gobindogonj	6. Gobindogonj
Natore	6. Natore	7. Natore-1
		8. Natore-2
	7. Lalpur	9. Lalpur
Bogra	8. Bogra	10. Bogra
Rajshahi	9. Mohanpur	11. Mohanpur
Chapai N.Gonj	10. Nawabganj	12. Nawabganj
	11. Bholahat	13. Bholahat
Kushtia	12. Kumarkhali	14. Kumarkhali
	13. Kushtia Sadar	15. Kushtia-1
Jhenaidah	14. Kaligonj	16. Kaligonj
	15. Sailkupa	17. Sailkupa
	16. Moheshpur	18. Moheshpur
	17. Jhenaidah	19. Jhenaidah-1
	18. Horinakunda	20. Horinakunda
Magura	19. Magura	21. Magura
	20. Mohammadpur	22. Mohammadpur
Jessore	21. Monirampur	23. Monirampur-1
		24. Monirampur-2
	22. Jessore Sadar	25. Jessore Sadar
Kishoregonj	23. Tarail	26. Tarail
	24. Katiadi	27. Katiadi

Mymensingh

- 25. Fulpur
- 26. Ishwargonj
- 27. Nandail
- 28. Mymensingh Sadar
- 29. Fulbaria

- 28. Fulpur-1
- 29. Fulpur-2
- 30. Ishwargonj
- 31. Nandail
- 32. Kotwali-2
- 33. Fulbaria

Comilla

- 30. Chouddagram

- 34. Munshirhat
- 35. Gunaboti

Component-IILIST OF IGVGD UPAZILAS TO BE COVERED  
DURING 1992-94 CYCLE

<u>Name of Districts</u>	<u>Name of Upazilas</u>
1. Tangail	1. Tangail 2. Gopalpur 3. Delduar 4. Bhuapur 5. Nagarpur
2. Sirajgonj	6. Sirajgonj Sadar 7. Shahjadpur 8. Ullapara
3. Pabna	9. Santhia
4. Jamalpur	10. Jamalpur 11. Sharishabari 12. Melandah 13. Islampur
5. Cherpur	14. Sherpur Sadar 15. Nalitabari 16. Sreebordi
6. Kishoregonj	17. Kishoregonj Sadar 18. Karimgonj
7. Faridpur	19. Faridpur Sadar 20. Nagarkanda 21. Modhukhali 22. Alfadanga 23. Bhanga 24. Sadarpur and Charvodrasan 25. Boalmari
8. Rajbari	26. Pansha 27. Baliakandi
9. Rangpur	28. Rangpur Sadar 29. Mithapukur 30. Pirgacha
10. Nilphamari	31. Kishoregonj 32. Dimla 33. Jaladhaka
11. Gaibandha	34. Gaibandha Sadar 35. Sagata 36. Sundargonj

Component-IIILIST OF PHASE OUT UPAZILAS TO BE COVERED  
DURING 1992-94 VGD CYCLE

<u>Name of District</u>	<u>Name of Upazilas</u>
1. Manikgonj	1. Manikgonj Sadar 2. Daulatpur
2. Feni	3. Chhagalnaiya
3. Satkhira	4. Tala 5. Kalaroa
4. Kushtia	6. Bheramara 7. Daulatpur (R)
5. Rangpur	8. Kawnia
6. Rajshahi	9. Paba 10. Putia 11. Durgapur
7. Jamalpur	12. Bakshigonj
8. Sherpur	13. Jhenaigati 14. Nakhla
9. Pabna	15. Chatmohor 16. Sera
10. Natore	17. Baraigram
11. Rajbari	18. Rajbari Sadar

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Income Generation for Vulnerable Group Development Program (IGVGD)

Budget from July 1992 to June 1996

1. IGVGD in 35 EDP Areas in 20 Villages

	1992-93	1993-94	1994-95	1995-96	Total
<b>A. TRAINING</b>					
1. Salary & Benefits					
1.1 Trainers	1,470,000	1,470,000	1,470,000	1,470,000	5,880,000
# Tk.3500 per month for 35 nos.					
2 Travelling & Transportation	367,500	367,500	367,500	367,500	1,470,000
25% of 1.1					
3. Printing & Stationery	210,000	210,000	210,000	210,000	840,000
# Tk. 500 per month per Area					
4. Rent and Utilities	420,000	420,000	420,000	420,000	1,680,000
# Tk.1000 per month per Area					
					0
5. Training supplies	600,000	0	600,000	0	1,200,000
# Tk. 50 for 12000 trainees					
6. Staff Training	192,900	192,900	192,900	192,900	771,600
7% of 1 (Staff salary)					
6. Motor cycle	1,825,000	0	0	0	1,825,000
# Tk. 35000 for 25 nos.					
7. H.O Logistics support	317,040	257,040	317,040	257,040	1,148,160
20% of 1 to 5					
Total of A	5,812,440	2,827,440	3,487,440	2,827,440	14,954,760
Inflation adjusted cost	5,812,440	3,119,184	4,219,802	3,753,323	16,904,749

B. CREDIT

* 1. Salary & Benefits					
*1.1 Credit Supervisors	270,000	270,000	270,000	270,000	1,080,000
# Tk.7000 per month for 3 nos.					
*1.2 Credit Officer	1,470,000	1,470,000	1,470,000	1,470,000	5,880,000
# Tk.3500 per month for 25 nos.					
* 2. Travelling & Transportation	609,000	609,000	609,000	609,000	2,436,000
35% of 1.1 & 1.2					
* 3. Printing & Stationery	210,000	210,000	210,000	210,000	840,000
# Tk. 500 per month per Area					
* 4. Rent and Utilities	420,000	420,000	420,000	420,000	1,680,000
# Tk.1000 per month per Area					



* 5. Motor cycle # Tk. 55000 for 35 nos.	2,030,000	0	0	0	2,030,000
* 6. Credit fund requirement	10,658,750	3,856,250	(9)	0	13,715,000
* 7. H.O Logistics support 10% of 1 to 4	297,900	297,900	297,900	297,900	1,191,600
*Total of B	16,025,650	4,733,150	3,276,900	3,276,900	28,912,600
*Inflation adjusted cost	16,025,650	5,660,840	3,965,940	4,361,554	31,013,983
Total of I	21,438,000	9,771,024	8,184,951	8,124,877	47,518,852

\* ERAC will finance these costs

11. ICPD in 36 Upazila	1993	1994	1995	1996	Total
<b>*A. TRAINING</b>					
<b>* 1. Salaries &amp; benefits</b>					
* 1.1 Sectoral Head 1 no. Tk.12000 per month	144,000	144,000	144,000	144,000	576,000
* 1.2 Area Manager 4 no. Tk.7500 per month	360,000	360,000	360,000	360,000	1,440,000
* 1.3 Upa Zilla P 3 36 no. Tk.5500 per month	2,376,000	2,376,000	2,376,000	2,376,000	9,504,000
* 1.4 Trainer 144 no. Tk.3500 per month	5,040,000	5,040,000	5,040,000	5,040,000	20,160,000
* 1.5 Service staff 36 no. Tk.1500 per month	648,000	648,000	648,000	648,000	2,592,000
* 2. Travelling and Transportation 25% of 1.1 to 1.4	3,124,800	3,124,800	3,124,800	3,124,800	12,499,200
* 3. Staff training and development 7% of 1.1 to 1.4	624,960	624,960	624,960	624,960	2,499,840
* 4. Training supplies to VIP cardholders Tk.50 per person (60000,20000,60000, 20000,60000,20000)	3,000,000	1,000,000	3,000,000	1,000,000	8,000,000
* 5. Stationeries & supplies 36 no. Tk.1000 per month	432,000	432,000	432,000	432,000	1,728,000
* 6. Rent & Utilities 36 no. Tk.5000 per month	2,160,000	2,160,000	2,160,000	2,160,000	8,640,000
* 7. General Exp. & Maintenance 36 no. Tk.1000 per month	432,000	432,000	432,000	432,000	1,728,000
* 8. Capital Expenditure					

* 8.1 Furniture & Fixture 36 nos. Tk.10000 for each	360,000	0	0	0	360,000
* 8.2 Motorcycle 36 nos. Tk.50000 per motor cycle	1,800,000	0	0	0	1,800,000
* 8.3. Vehicle (Pickup) 17 Nos) Tk.1000000 per pickup	2,000,000	0	0	0	2,000,000
* 9. H.O. Logistics & Management support 10% of 1 to 5	1,934,976	1,734,976	1,934,976	1,734,976	7,339,904
* Total of A	25,444,736	19,084,736	21,384,736	19,084,736	84,805,944
* Inflation adjusted cost	27,989,220	27,062,531	29,329,084	27,941,962	107,253,636

\* BRAC will finance these costs

## B. CREDIT

### 1 Salary & Benefits

1.1 Credit Supervisors @Tk. 7500 per month for 2 nos.	180,000	180,000	180,000	180,000	720,000
1.2 Credit Officer @Tk. 3500 per month for 72 nos.	3,024,000	3,024,000	3,024,000	3,024,000	12,096,000
2. Travelling & Transportation 25% of 1	801,000	801,000	801,000	801,000	3,204,000
3. Printing & Stationery @ Tk. 500 per month per Area	216,000	216,000	216,000	216,000	864,000
4. Rent and Utilities @ Tk.1000 per month per Area	432,000	432,000	432,000	432,000	1,728,000
5. Staff training 7% of 1 (Staff salary)	224,280	224,280	224,280	224,280	897,120
6. Training of Govt. Officials & Others 300,0,150,0,150,0 nos. @ Tk.650 per day for 3 days	585,000	0	292,500	0	877,500
7. Motor cycle @Tk. 55000 for 36 nos.	2,090,000	0	0	0	2,090,000
8. Credit fund requirement	79,533,750	18,203,750	0	0	97,737,500
9. H.O Logistics support 10% of 1 to 4	487,728	487,728	487,728	487,728	1,950,912
Total of B	87,573,758	23,568,758	5,857,508	5,365,008	122,165,032
Inflation adjusted cost	87,573,758	24,105,259	6,345,505	7,140,828	125,865,427
Total of II	115,562,967	47,197,790	35,175,589	35,082,788	233,019,113

III. Training and Credit Program in VCD Phase out areas (18 Uparila)

1. Salary & Benefits

1.1 Credit Supervisor @ Tk. 7500 per month for 2 nos.	150,000	150,000	150,000	150,000	720,000
1.2 Program Organizer (Credit) @ Tk. 3500 per month for 36 nos.	1,512,000	1,512,000	1,512,000	1,512,000	6,048,000
1.3 Program Organizer (Program) @ Tk. 3500 per month for 18 nos.	756,000	756,000	756,000	756,000	3,024,000
2. Travelling & Transportation 5% of 3.1	612,000	612,000	612,000	612,000	2,448,000
3. Printing & Stationery @ Tk. 500 per month per Area	108,000	108,000	108,000	108,000	432,000
4. Rent and Utilities @ Tk. 1000 per person per month per Area	648,000	648,000	648,000	648,000	2,592,000
5. Motor cycle @ Tk. 5500 for 56 nos.	3,080,000	0	0	0	3,080,000
6. Pick up for the total VCD Program @ Tk. 1000000 for 3 nos.	3,000,000	1,000,000	0	0	3,000,000
7. Credit fund requirement	21,450,000	4,900,000	17,816,250	19,208,750	54,375,000
8. R.O Logistics support	381,600	381,600	381,600	381,600	1,526,400
Total of III	30,727,600	10,697,600	22,013,850	14,496,350	77,945,400
Inflation adjusted cost	30,727,600	10,617,360	22,895,346	15,795,755	80,036,062

Summary:	1992-93	1993-94	1994-95	1995-96	Total
<b>A. Budget</b>					
I. VCD in 35 RDP Areas	21,438,960	9,771,924	8,124,851	8,124,977	47,520,712
II. IGVED in 36 upazila	115,542,967	47,197,790	35,175,528	35,082,788	232,999,113
III. VCD in 18 Phase out Areas	30,727,600	10,617,360	22,895,346	15,795,755	80,036,061
<b>Total</b>	<b>167,728,657</b>	<b>67,586,174</b>	<b>66,295,766</b>	<b>59,003,419</b>	<b>360,574,016</b>
<b>B. Financed by BRAC</b>					
I. VCD in 35 RDP Areas	16,025,650	6,680,840	3,945,840	4,367,554	31,020,884
II. IGVED in 36 upazila	27,369,210	23,082,531	18,359,344	27,941,940	107,353,865
<b>Total</b>	<b>44,014,860</b>	<b>29,763,371</b>	<b>22,305,184</b>	<b>32,309,494</b>	<b>136,393,779</b>
Requirement (A-B)	123,713,798	37,822,803	33,990,582	26,693,925	222,207,238
Less: estimated interest income	8,078,700	2,078,700	9,896,000	4,896,000	35,949,400
<b>Net Requirement</b>	<b>115,635,098</b>	<b>29,754,103</b>	<b>24,094,582</b>	<b>21,800,500</b>	<b>186,284,283</b>
<b>Recapitulation :</b>					
Program operating cost : BRAC	27,106,110	26,897,121	22,296,033	32,303,516	118,602,779
: IED	13,635,648	11,729,053	16,144,493	16,491,354	58,000,548
Capital investment cost: BRAC	6,250,000	0	0	0	6,250,000
: IED	9,095,000	1,000,000	0	0	10,095,000
Credit fund : BRAC	19,658,750	3,056,250	(0)	0	22,715,000
: IED	100,983,750	23,103,750	17,816,250	19,208,750	161,112,500
<b>Total</b>	<b>167,728,657</b>	<b>67,586,174</b>	<b>66,295,766</b>	<b>59,003,419</b>	<b>360,574,016</b>

Summary sheet 1992-93 1993-94 1994-95 1995-96 Total

B. Total cost

VCD in 35 RSP Areas : Credit Fund	10,659,750	3,956,250	(9)	0	13,715,000
: Operating Cost	10,779,349	8,714,774	8,134,851	8,124,577	32,803,842
IGVCD in 36 upazila : Credit Fund	79,533,750	18,200,750	0	0	97,737,500
: Operating Cost	36,929,218	24,934,002	25,175,568	25,082,718	132,121,813
Phase out VCD : Credit Fund	21,450,000	4,900,000	17,816,358	18,208,750	54,375,000
: Operating Cost	9,277,608	5,717,320	5,979,096	5,537,008	25,661,022
Total	167,728,657	67,596,174	66,265,768	66,802,415	360,574,014

To be financed by B&C

VCD in 35 RSP Areas : Credit Fund	10,659,750	3,956,250	0	0	13,715,000
: Operating Cost	5,366,908	3,204,500	3,965,049	4,561,554	17,298,003
IGVCD in 36 upazila : Credit Fund	0	0	0	0	0
: Operating Cost	27,969,518	25,907,501	25,209,084	27,341,562	107,352,655
Total	44,014,659	29,751,371	32,234,033	32,302,516	138,606,779

Gross requirement

VCD in 35 RSP Areas : Credit Fund	0	0	0	0	0
: Operating Cost	5,412,448	3,110,134	4,218,802	3,763,323	16,505,749
IGVCD in 36 upazila : Credit Fund	79,533,750	18,200,750	0	0	97,737,500
: Operating Cost	8,049,008	5,991,509	6,845,585	7,140,826	27,927,927
Phase out VCD : Credit Fund	21,450,000	4,900,000	17,816,358	18,208,750	54,375,000
: Operating Cost	9,277,608	5,717,320	5,979,096	5,537,008	25,661,022

Total 123,713,796 37,820,693 33,969,733 36,609,983 227,207,258

Less estimated interest income 8,978,700 8,978,700 9,896,008 9,896,000 25,949,800

Net requirement 115,635,096 29,754,193 24,064,733 26,803,983 196,257,838

BRAC File: VCDLISTS.Mk1  
 Income Generation for Vulnerable Group Development Program (IGVCDP)  
 6 years target plan for training, borrowers etc.

Year	Name of upazila			No. of current vgd cardholders			Ex-cardholders					
	Old	New	Total	No. of VGD cardholders	Training target	Borrowers target	Total VGD	Trained	Formed into group		IGVCD Borrowers (1/3rd of groups)	
									IGVCD	ESP		
Name of program: IGVCD												
1988-90	-	32	32	53,000	40,000	15,319	-	-	-	-	-	
1990-92	13	23	36	75,000	60,000	40,000	-	-	-	-	-	
1992-94	18	18	36	100,000	80,000	50,000	50,000	40,000	30,000	10,000	10,000	
1994-96	18	18	36	100,000	80,000	50,000	50,000	40,000	30,000	10,000	10,000	
Total	18	18	36	328,000	260,000	155,319	100,000	80,000	60,000	20,000	20,000	
Name of program: Phase out VGD												
1992-94	18	-	18	30,000	22,000	12,000	30,000	20,000	15,000	5,000	5,000	
1994-96	18	-	18	50,000	40,000	25,000	50,000	40,000	30,000	10,000	10,000	
Total	18	-	18	80,000	62,000	37,000	80,000	60,000	45,000	15,000	15,000	
Name of program: VGD to ESP												
1992-94	-	30	30	15,000	12,000	8,000	-	-	-	-	-	
1994-96	-	30	30	15,000	12,000	8,000	-	-	-	-	-	
Total	-	30	30	30,000	24,000	16,000	-	-	-	-	-	
Grand total	36	18	54	438,000	346,000	208,319	180,000	140,000	105,000	35,000	35,000	

BRAC File: VGDLIST6.Wk1  
 Income Generation for Vulnerable Group Development Program (IGVGD)  
 Loan requirement schedule

Year	No. of Borrowers by Category :				Loan amount per Category				
	1st loan	2nd loan	Old VGD loan	Chick rearing loan	1st loan Tk 1000	2nd loan Tk. 3000	Old VGD loan Tk. 2000	Chick rearing Tk. 7000	Total loan
IGVGD in 36 upazila									
1992-94	50,000	30,000	10,000	550	50,000,000	90,000,000	20,000,000	3,850,000	163,850,000
1994-96	50,000	30,000	10,000	550	50,000,000	90,000,000	20,000,000	3,850,000	163,850,000
Total	100,000	60,000	20,000	1,100	100,000,000	180,000,000	40,000,000	7,700,000	327,700,000
Phase out VGD in 18 Areas									
1992-94	12,000	7,200	5,000	0	12,000,000	21,600,000	10,000,000	0	43,600,000
1994-96	25,000	15,000	10,000	0	25,000,000	45,000,000	20,000,000	0	90,000,000
Total	37,000	22,200	15,000	0	37,000,000	66,600,000	30,000,000	0	133,600,000
VGD in 35 RUP Areas									
1992-94	8,000	4,000	0	120	8,000,000	14,400,000	0	840,000	23,240,000
1994-96	8,000	4,800	0	120	8,000,000	14,400,000	0	840,000	23,240,000
Total	16,000	8,800	0	240	16,000,000	28,800,000	0	1,680,000	46,480,000
Grand total	153,000	91,800	25,000	1,340	153,000,000	275,400,000	70,000,000	9,380,000	507,780,000

Table of Loan Disbursement & Realization  
 (QMS in US Dollars)

Cycle 1993-94

Disbursement Category	Distribution	Borrower	Loan Amount	Q-1	Q-2	Q-3	Q-4	Q-5	Q-6	Q-7	Q-8	Total
1st loan	1:1:1	50,000	1,000	0	1,333,000	16,667,000	16,667,000	1,333,000	0	0	0	30,000,000
2nd loan	1:1:1	30,000	3,000	0	0	0	30,000,000	30,000,000	30,000,000	0	0	90,000,000
Old WCD	2:1:1:2	10,000	2,000	0	2,000,000	7,000,000	7,000,000	2,000,000	0	0	0	20,000,000
Chick rearing Unit	2:2	500	7,000	0	1,750,000	2,250,000	0	0	0	0	0	4,000,000
<b>Total</b>				0	13,083,000	25,917,000	23,667,000	41,333,000	30,000,000	0	0	133,850,000

Realization

Q-1 loan	0	0	0	0	0	0	0	0	0	0	0	0
Q-2 loan	0	0	2,270,750	2,270,750	2,270,750	2,270,750	0	0	0	0	0	11,182,000
Q-3 loan	0	0	0	6,441,750	6,441,750	6,441,750	6,441,750	0	0	0	0	25,767,000
Q-4 loan	0	0	0	0	13,415,750	13,415,750	13,415,750	13,415,750	13,415,750	13,415,750	13,415,750	52,667,000
Q-5 loan	0	0	0	0	0	0	13,777,567	13,777,567	13,777,567	13,777,567	13,777,567	41,333,000
Q-6 loan	0	0	0	0	0	0	0	0	15,000,000	15,000,000	15,000,000	30,000,000
Q-7 loan	0	0	0	0	0	0	0	0	0	0	0	0
Q-8 loan	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total realization</b>	0	0	2,270,750	9,712,500	23,129,250	26,856,917	45,536,137	42,194,417	150,850,000			162,850,000
<b>Net requirement</b>	0	12,093,000	22,646,250	43,954,500	18,202,750	14,906,917	145,826,137	142,194,417	0			0

Cycle 1994-95

Disbursement Category	Distribution	Borrower	Loan Amount	Q-1	Q-2	Q-3	Q-4	Q-5	Q-6	Q-7	Q-8	Total
1st loan	1:1:1	50,000	1,000	0	1,333,000	16,667,000	16,667,000	1,333,000	0	0	0	30,000,000
2nd loan	1:1:1	30,000	3,000	0	0	0	30,000,000	30,000,000	30,000,000	0	0	90,000,000
Old WCD	2:1:1:2	10,000	2,000	0	2,000,000	7,000,000	7,000,000	2,000,000	0	0	0	20,000,000
Chick rearing Unit	2:2	500	7,000	0	1,750,000	2,250,000	0	0	0	0	0	4,000,000
<b>Total</b>				0	13,083,000	25,917,000	23,667,000	41,333,000	30,000,000	0	0	133,850,000

Realization

Q-1 loan	0	0	0	0	0	0	0	0	0	0	0	0
Q-2 loan	0	0	2,270,750	2,270,750	2,270,750	2,270,750	0	0	0	0	0	11,182,000
Q-3 loan	0	0	0	6,441,750	6,441,750	6,441,750	6,441,750	0	0	0	0	25,767,000
Q-4 loan	0	0	0	0	13,415,750	13,415,750	13,415,750	13,415,750	13,415,750	13,415,750	13,415,750	52,667,000
Q-5 loan	0	0	0	0	0	0	13,777,567	13,777,567	13,777,567	13,777,567	13,777,567	41,333,000
Q-6 loan	0	0	0	0	0	0	0	0	15,000,000	15,000,000	15,000,000	30,000,000
Q-7 loan	0	0	0	0	0	0	0	0	0	0	0	0
Q-8 loan	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total realization</b>	0	0	2,270,750	9,712,500	23,129,250	26,856,917	45,536,137	42,194,417	150,850,000			162,850,000
<b>Net requirement</b>	0	12,093,000	22,646,250	43,954,500	18,202,750	14,906,917	145,826,137	142,194,417	0			0





Table of loan disbursement & Realization  
 USD in US ZIP Areas

Cycle 1993-94

Disbursement Category	Distribution	Borrower	Loan Amount	Q-1	Q-2	Q-3	Q-4	Q-5	Q-6	Q-7	Q-8	Total
1st loan	1:1:1	1,000	1,000	0	1,333,000	2,667,000	2,667,000	1,333,000	0	0	0	8,000,000
2nd loan	1:1:1	4,000	3,000	0	0	0	4,800,000	4,800,000	4,800,000	0	0	14,400,000
Chick rearing Unit	1:1	120	7,000	0	420,000	420,000	0	0	0	0	0	840,000
<b>Total</b>				0	1,753,000	3,087,000	7,467,000	6,133,000	4,800,000	0	0	22,740,000

Realization	Q-1	Q-2	Q-3	Q-4	Q-5	Q-6	Q-7	Q-8	Total
Q-1 loan	0	0	0	0	0	0	0	0	0
Q-2 loan	0	0	420,000	420,000	420,000	420,000	0	0	1,700,000
Q-3 loan	0	0	0	771,750	771,750	771,750	771,750	0	3,015,000
Q-4 loan	0	0	0	0	1,886,750	1,886,750	1,886,750	1,886,750	7,547,000
Q-5 loan	0	0	0	0	0	2,944,333	2,944,333	2,944,333	8,833,000
Q-6 loan	0	0	0	0	0	0	2,400,000	2,400,000	4,800,000
Q-7 loan	0	0	0	0	0	0	0	0	0
Q-8 loan	0	0	0	0	0	0	0	0	0
<b>Total realization</b>	0	0	420,000	1,210,000	3,078,750	5,121,083	7,002,833	6,311,083	22,740,000
<b>Net requirement</b>	0	1,753,000	2,667,000	6,257,000	3,054,250	(321,083)	(7,002,833)	(6,311,083)	0

Cycle 1994-95

Disbursement Category	Distribution	Borrower	Loan Amount	Q-1	Q-2	Q-3	Q-4	Q-5	Q-6	Q-7	Q-8	Total
1st loan	1:1:1	1,000	1,000	0	1,333,000	2,667,000	2,667,000	1,333,000	0	0	0	8,000,000
2nd loan	1:1:1	4,000	3,000	0	0	0	4,800,000	4,800,000	4,800,000	0	0	14,400,000
Chick rearing Unit	1:1	120	7,000	0	420,000	420,000	0	0	0	0	0	840,000
<b>Total</b>				0	1,753,000	3,087,000	7,467,000	6,133,000	4,800,000	0	0	22,740,000

Realization	Q-1	Q-2	Q-3	Q-4	Q-5	Q-6	Q-7	Q-8	Total
Q-1 loan	0	0	0	0	0	0	0	0	0
Q-2 loan	0	0	420,000	420,000	420,000	420,000	0	0	1,700,000
Q-3 loan	0	0	0	771,750	771,750	771,750	771,750	0	3,015,000
Q-4 loan	0	0	0	0	1,886,750	1,886,750	1,886,750	1,886,750	7,547,000
Q-5 loan	0	0	0	0	0	2,944,333	2,944,333	2,944,333	8,833,000
Q-6 loan	0	0	0	0	0	0	2,400,000	2,400,000	4,800,000
Q-7 loan	0	0	0	0	0	0	0	0	0
Q-8 loan	0	0	0	0	0	0	0	0	0
<b>Total realization</b>	0	0	420,000	1,210,000	3,078,750	5,121,083	7,002,833	6,311,083	22,740,000
<b>Net requirement</b>	0	1,753,000	2,667,000	6,257,000	3,054,250	(321,083)	(7,002,833)	(6,311,083)	0

\* Table of loan disbursement & Realization  
 USD in US Specific & Phase out in US Areas



VGD in 36 Vpacille	0	13,083,000	22,496,250	43,954,500	18,203,750	(5,905,917)	(48,836,167)	(42,194,417)	0	13,083,000	22,496,250	43,954,500	18,203,750	(5,905,917)	(48,836,167)	(42,194,417)
Phase out VGD in 18 Area	0	4,900,000	8,000,000	31,450,000	4,900,000	(2,932,333)	(12,632,333)	(10,983,333)	0	4,900,000	8,000,000	31,450,000	4,900,000	(2,932,333)	(12,632,333)	(10,983,333)
Total for DRB Fund	0	17,983,000	30,496,250	75,404,500	23,107,750	(8,838,250)	(61,468,500)	(53,177,750)	0	17,983,000	30,496,250	75,404,500	23,107,750	(8,838,250)	(61,468,500)	(53,177,750)
VGD in 36 RDP Area	0	1,753,000	2,648,750	6,257,000	3,055,250	(321,003)	(7,062,833)	(6,311,083)	0	1,753,000	2,648,750	6,257,000	3,055,250	(321,003)	(7,062,833)	(6,311,083)
Total VGD	0	19,736,000	33,145,000	81,661,500	26,163,000	(9,159,253)	(68,531,333)	(59,488,833)	0	19,736,000	33,145,000	81,661,500	26,163,000	(9,159,253)	(68,531,333)	(59,488,833)

Total requirement: Yearly VGD in 36 VPhase out VGD with 3 VGD in RDP Total VGD

1992-93	79,533,750	21,450,000	100,983,750	10,855,750	111,642,400
1993-94	18,203,750	4,900,000	23,103,750	3,055,250	26,160,001
1994-95	0	17,816,250	17,816,250	0	17,816,250
1995-96	0	19,208,750	19,208,750	0	19,208,750

Total 97,737,500 54,375,000 192,112,500 13,911,000 205,827,500

Schedule of disbursement, realization, outstanding & estimated interest of DRB Loan Fund

Year	Disbursement	Realization	Outstanding	Average Outstanding	Estimated Interest
1992-93	117,717,000	16,732,250	100,983,750	50,491,875	8,075,700
1993-94	89,733,000	129,716,750	0	50,491,875	8,075,700
1994-95	144,350,000	29,650,000	123,700,000	61,850,000	9,895,000
1995-96	107,507,000	237,800,000	0	61,850,000	9,895,000
Total	459,307,000	451,300,000	0	36,943,400	

