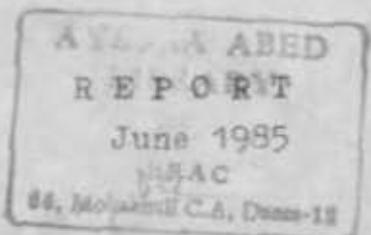


RURAL CREDIT AND TRAINING PROGRAMME (RCTP)



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BANGLADESH RURAL ADVANCEMENT COMMITTEE  
66, Mohakhali Commercial Area  
Dhaka-12

## SYNOFSIS

### Overall (As on June 30, 1985)

1. Operation of RCTP started on .....	1979
2. Existing No. of Branches .....	20
3. Total No. of Villages covered under RCTP .....	433
4. Total No. of Village Organisations Formed .....	893
5. Total No. of Household covered (59.04% of target) ....	25,132
6. No. of people getting membership with V.O. (Male: 25,698 and Female: 20,694)	46,392
7. No. of group members trained .....	9,362 (Male: 5,411 and Female: 3,951)
8. Total amount disbursed as credit to groups	Tk. 4,26,86,338 ✓
9. Cumulative % realization on June 30, 1985 ....	80.10%
10. Principal amount outstanding on 30.6.85	Tk. 1,95,49,492
11. Total Group Funds generated internally (Male: Tk. 49,42,435 and Female: Tk. 24,54,311)	Tk. 73,96,756

### Periodic (Jan-June '85)

1. Amount disbursed as credit to groups	Tk. 68,03,763
2. Total No. of schemes financed (Male: 453 and Female: 305)	758
3. Major schemes financed (% of total)	
Agriculture	27.6%
o. Trading	25.9%
Husking	14.2%
Livestock	11.8%
4. Male/Female Credit disbursement Ratio	6.3:3.7
5. Short/Medium/Long term credit Ratio	6.3:3.5:0.2
6. Total Amount Realized during the period	Tk. 53,76,666 ✓
7. % Realization of outstanding '84 figure	22.43%
8. V.Os Formed (No.)	38
9. Household covered (No.)	3,410
10. Membership made (No.)	3,632
11. Training provided to members (No.)	2,387

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## INTRODUCTORY:

### 1. Preliminary:

The BRAC's Rural Credit and Training Programme (RCTP) started operation in September 1979 with the objective to develop an efficient mechanism to extend credit to the rural poor supported by necessary human development and occupational skills training. Till June, 1985 it has distributed upto Tk.4,26,36,338 with an on time cumulative repayment rate of 80.10%. On the other hand 9,362 No. of group members has been provided with different training facilities.

### 2. Range of Operation:

The RCTP is presently working with 893 village organisations (V.O.) having 46,392 members in 433 villages under 16 Upazilas through its 20 operating units (branches). Out of a target coverage of 42,568 households it has been achieved upto 59.04% in its operating areas.

### 3. RCTP Management:

Presently total operating units of the RCTP is being grouped under two operating regions headed by two Regional Managers. Each region comprises of 10 branches having one Manager and 3-5 Programme Organisers (P.O.) in each unit. The Programme Coordinator (P.C.) is considered as the Chief Executive Officer (CEO) of both RCTF and Outreach programmes. This recent arrangement of two programmes under the same CEO is being made to ensure better coordination among the programmes, as because the later is usually considered as the primary step to the former.

### ANALYSIS OF CREDIT OPERATION:

#### 1. Overall Position Analysis:

As on June 30, 1985 the total amount of credit disbursement stands at Tk.4,26,86,338 with an interest provision figure of Tk.96,18,515. Out of total principal disbursement Tk.2,31,36,846 has been realized on time and the balance is remaining outstanding in different schemes/projects (Appendix:1). Again 29.41% of the principal outstanding is remaining overdue with groups. The following ratio analysis table may be helpful to generate appropriate idea regarding credit operation.

#### Credit Operation (Ratio Analysis)

Branch	Independent Ratios			*Relative Position Ratios				
	% Real	% Out	% Ovd	L. amt	Real	Out	Ovd	COOE
Monohordi	.7389	.4867	.3726	1474	.1396	.1567	.1985	.0540
Shibpur	.8689	.4341	.1967	.1080	.1127	.1024	.0684	.0726
Narsingdi	.4612	.6155	.7296	.0741	.0525	.0996	.2470	(.020)
Gazaria	.7822	.4094	.4017	.0790	.0860	.0706	.0964	.0300
Gheor	.7857	.3930	.4166	.1464	.1640	.1257	.1780	.0543
Daulatpur	.9351	.4649	.0799	.0403	.0398	.0409	.0111	.0345
Goalundo	1	.6707	0	.0239	.0145	.0350	0	.0239
Fabna	.9579	.3254	.0910	.0999	.1244	.0710	.0220	.0866
Atghoria	.7623	.4024	.4631	.0800	.0882	.0703	.1106	.0239
Chatmohor	1	.5482	0	.0198	.0165	.0237	0	.0198
Borai gram	.9308	.3626	.1307	.0563	.0662	.0445	.0198	.0450
Fulbaria	.9764	.5466	.0200	.0399	.0334	.0476	.0032	.0382
Kotwali	1	.6018	0	.0241	.0177	.0317	0	.0241
Boilor	.7762	.5828	.2064	.0502	.0386	.0639	.0448	.0286
Daragram	1	.5125	0	.0043	.0038	.0048	0	.0043
Horgoz	1	.4697	0	.0019	.0019	.0020	0	.0019
Amdia *	-	1	0	.0006	0	.0014	0	-
Kachikata	1	.9921	0	.0038	.0001	.0083	0	.0038
Total	* .8010	.4580	.2941	1	1	1	1	.5069

$$(\%) \text{ Real} = \frac{\text{Principal Realized}}{\text{Principal Realized} + \text{Principal overdue}}$$

= IRR

$$(\%) \text{ Out} = \frac{\text{Principal Outstanding}}{\text{Principal disbursed}}$$

POST-HOC  
FALLACY

$$(\%) \text{ Ovd} = \frac{\text{Principal Overdue}}{\text{Principal outstanding}}$$

= TOR

$$*RPR = \frac{\text{Branch Figure}}{\text{Total RGTP figure}}$$

RLDR

On June, 1985 the cumulative percentage realization of credits reached upto 80.10% which is reasonably higher when compared to last year statistics (79.29%). As per realization is concerned Boilor, Monohordi, Boraigram and Fulbaria shows increasing trend by 14.91%, 2.34%, 1.42%, 1.09% respectively over 1984 realization rates. On the other hand Gozaria, Narsingdi, Pabna and Atghoria shows decreasing trend by 4.39%, 3.86%, 3.46%, 1.83% respectively over 1984 realization rates. Rest of the branches donot have any significant change in rates. However major overdue possessing branches are yet to improve their position significantly; because in most of the cases overdue figures has been resulted as a consequence of natural calamity which caused loss in the economic schemes. This bitter experience stimulated all concerned to look for economic schemes having less sensitivity to the nature. As a result a significant amount of recent disbursement is attributable to schemes like Market-lease, Small trading, R. Transport and Husking. These schemes ensure earlier and steady cash-flow in one hand and recover, to some extent, the earlier overdue on the other. Exceptional reasons of Narsingdi were described in December 1984 report. However, attempts from different angles are being made to resolve the problems of Narsingdi.

The leading credit operating branches, in terms of amount disbursed, are Monohordi (14.74%), Gheor (14.64%), Shibpur (10.80%) and Pabna (9.99%). Branches having significant share in terms of total RCTP (Tk.) realization are Gheor (16.40%), Monohordi (15.96%) Pabna (12.44%) and Shibpur (11.27%). Again in terms of total RCTP overdue, the leaders are Narsingdi (24.70%), Monohordi (19.85%), Gheor (17.80%) and Atghoria (11.06%).

However, efforts have been made to establish a standard method for ranking the branches in terms of cumulative credit operating efficiency (CCOE) by considering multiple variable (ratios). The model is given below:

$$\text{CCOE} = (\text{IRR} \times \text{RLDR}) - (\text{IOR} \times \text{RLDR}) = \frac{\text{RLDR}(\text{IRR} - \text{IOR})}{\text{RLDR}}$$

where, CCOE = Cumulative credit operating efficiency  
(co-efficient)

IRR = Independent Realization Ratio

RLDR = Relative Loan Disbursement Ratio

IOR = Independent Overdue Ratio

In this model IRR and IOR possess positive and negative impacts for a branch, and RLDR considered as weight for each. By application of the above methodology the Pabna branch stood 1st (.0866) in rank followed by Shibpur (.0726), Gheor (.0543) and Monohordi (.0540).

## 2. V.O. Funds:

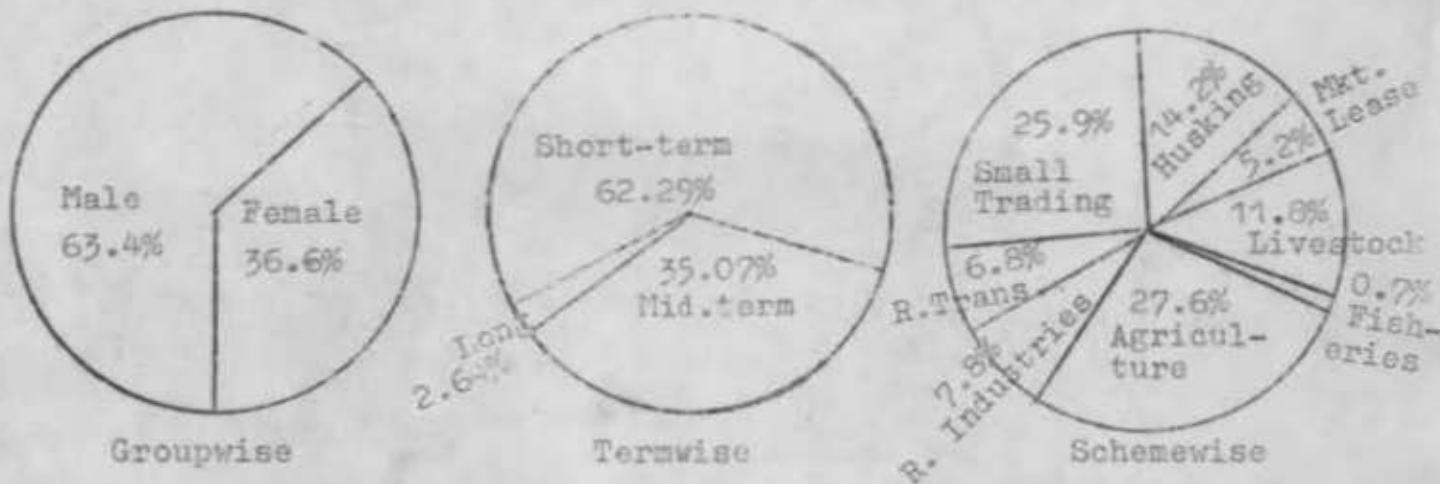
Till June, 1985 an amount of Tk.49,42,435 has been generated internally from 25,603 male group-members and Tk.24,54,321 has been generated from 22,722 female group-members. But, these covers only 25% (male) and 32% (female) of their total funds utilization. So, the rest amount is being financed by the BRAC which is Tk.1,44,60,195 and Tk.51,56,042 respectively (Appendix-2a & 2b). Out of the total internally generated funds only 22% (male) and 14% (female) is attributable to profit surplus (retained earnings) fund and the rest derived from ordinary and extra-ordinary group savings. Again, an amount of Tk.5,83,824 and Tk.7,27,849 has been considered as loss on economic schemes for male and female group respectively. But the ratio between these losses and profit surplus funds of the groups stand - Male V.Os 7.6:2.4 and female V.Os 7:3.

### 3. Credit Operation (Jan '85 - June '85):

A total amount of Tk. 68,03,763 was disbursed during the six months reporting period against 13 male and 30 female schemes. The credit disbursement shares for region-1 and region-2 are 47% and 53% respectively; while schemes proportion is 45% and 55% of the total schemes. Significant loan extending branches are Monohordi (Tk. 9,03,350), Fabna (Tk. 8,56,000), Gheor (Tk. 6,12,900), Boraigram (Tk. 6,12,620) and Boilor (Tk. 5,42,890). Out of total disbursement male groups are given Tk. 43,12,883 and female groups Tk. 24,90,880 as credit. The ratio is 6.3:3.7. About 13% of the total loan amount has already been realized within the period and the rest is remaining outstanding with groups (Appendix-3).

As per scheme financing is concerned Agriculture involves the highest amount of Tk. 18,78,805 sharing 27.6% of the total disbursement. This is consistent to our national statistics showing leadership of Agriculture in GDP. Other significant shares are Tk. 17,64,985 for small trading (25.9%), Tk. 9,63,690 for husking (14.2%) and Tk. 8,05,050 for Livestock (11.8%). The smallest amount was extended to fisheries schemes (0.7%). As per scheme sensitivity is concerned female groups cover 100% of husking and 95% of livestock schemes. On the other hand 95% of the agriculture, 100% of rural transport, 70% of small trading and 100% of market lease belong to male groups (Appendix-4). Again 62.29% of the total loans disbursed is short-term followed by 35.07% and 2.64% for medium and long term respectively (Appendix-5).

PIE CHARTS: Periodic loan disbursement (Tk. 68,03,763) under classifications:



### 4. Periodic Realization (Jan '85 - June '85):

A total amount of Taka 53,76,666 (Principal + Interest) has realized during the period, out of which Tk. 9,36,101 (P+I) was realized against the amount disbursed during the period and Tk. 44,40,565 (P+I) was realized against outstanding amount prior to the reporting period. About 33% of the former realization was made at Gheor branch (Tk. 3,23,144) and the rest is shared by other 19 branches (Appendix-6). Again the later realization figure (44,40,565) is only 22.43% of the total outstanding amount prior to the period; and the balance remaining is still outstanding. Some branches realized a significant share of their outstanding '84 amount. Those are Boraigram (57%), Fabna (53%), Chatmohor (56%), Kotwali (53%), Goalando (47%), Daulatpur (31%), Boilor (23%) and Shibpur (22%).

ANALYSIS OF NON-FINANCIAL ACTIVITIES:

1. Organizing Activity:

Organizing target people is the basis of all rural development works. Any deficiency or negligence at this stage may have serious impact on future activity. Because such deficiency may yield some negative attitude instead of positive. Thus efforts have been made to organize rural people adequately. Following table depicts some idea about periodic performance of organizing activity.

Sub/Area	Periodic Performance (V.O.)		Increase/Decrease	
	Dec. 31, 1984 (No.)	June 30, 1985 (No.)	(+)	(-)
Village Coverage	390	433	43	
Org. Formed	855	893	38	
H.H.Covered	21,722	25,132	3,410	
V.O. Membership:				
Male	24,005	25,698	1,693	
Female	18,755	20,694	1,939	
Total	42,760	46,392	3,632	

Till June '85 total No. of Village organizations formed figures 893 with 46,392 membership in 25,132 household of 433 villages. The incremental performance although encouraging is not according to expectation. The most important reason responsible for this was appropriation of high attention needed for credit operation as opposed to organizing activity on the part of programme management. Again, household coverage under 20 branches reached upto 60% of the targets leaving less attention for the rest (Appendix-7).

2. Functional Education:

With the objective to stimulate the target peoples thinking process, i.e. raising consciousness, toward analysing their own problems and creation of cooperative working environment, functional education training programme was undertaken from the very beginning. Over the years it has provided enough training to the group members. But FE performance of this period is not significant when compared to annual statistics of 1984. There are two reasons: (i) As long as RCTP is becoming matured the importance of FE to the groups are getting less priority; (ii) 4th quarter of each year is usually allocated for FE training, which did not allow to magnify the FE performance of this period (Appendix-8).

### 3. Group Training:

Training is basically given to increase three skills of the group members; namely (i) conceptual, (ii) human relation and (iii) technical/occupational skill. But emphasis is usually given on human development and occupational skill training. Training performance of this period is said to be satisfactory. Following table may show a clear picture about the periodic achievements.

Periodic Performance (Training Activity)

Sub/Area	Dec. 31, 1984 (No.)	June 30, 1985 (No.)	Increase/Decrease (+) (-) (No.)
C/R	2,399	2,540	141
Leadership	915	1,280	365
Planning and Management.	352	649	297
F.E.Teacher	1,568	1,592	24
Agriculture	523	830	307
Fish culture	545	893	348
Others*	673	1,578	905
Total:	6,975	9,362	2,387

\* Others includes: Irrigation and pump maintenance, Livestock, Poultry, Oven making, Vegetables cultivation, etc.

A significant number of group members (2,387) were given different types of training during the period, which is about 33% of 1984 cumulative figure. Out of different training facilities 905 members were given occupational skill training, 348 fish culture, 307 agriculture, 365 leadership and 297 for planning and management. So, skills training like poultry, livestock, oven making etc. comprises about 58% of the total training provided during the period.

### SECTORAL PROGRAMMES:

Besides credit operation and non-financial activities emphasis has recently been given to accelerate group's economic viability by extending total package of facilities which include (i) supplying of material and physical inputs, (ii) extending credit facilities, (iii) providing specialized skill training, and (iv) advisory and counselling services. Two major sectoral programmes have been analyzed here -

#### 1. Poultry Programme:

This programme is basically meant for female groups. Till June, '85 842 group members have been provided with specialized skill training, out of which 348 were given basic orientation, 227 were given "rearing and management" training and the rest (267) were given with "key and model rearing" training. Since, the programme is yet to reach upto reasonable maturity it is still busy with vaccination activity instead of supplying HYV egg or cock/chicks to the rearers. Only Boraigram and Gozaria branches were supplied with 260 chickens and 435 HYV eggs (Appendix-10). But as per vaccination is concerned groups have been provided with 75,215 doses of BCRDV, 1,43,992 of RDV and 40,977 doses of F.Pox vaccines. However, an estimated number of 9,851 households were

benefited by this poultry programme. This figure includes both group members family and their surrounding community.

## 2. Fish Culture Programme:

As opposed to poultry fish culture programme is basically meant for male groups. Till June, 1985 194 groups, under different branches, were involved in fish culture activity. Total number of ponds undertaken for fish culture is 377 out of which 174 big and 203 is mini pond. 73% of ponds owned by group members while 27% is owned by non-group members. 140 ponds have been taken on lease basis for a cost of Tk.7,95,831 and 218 ponds were reexcavated for Tk.8,61,246. Fish fries worth Tk.1,08,317 were released in those ponds. Matured fishes worth Tk.2,90,327 also been sold out to the local markets.

## SOCIO-CULTURAL IMPLICATIONS:

Apart from economic activities analysed above groups development have reached upto a level where they can enforce any factor hindering their common interest through united efforts. Traditionally poor people used to depend on the rural elites for solving any local dispute/conflict. But organization into groups resulted the landless to make a visible change in the existing dependency relationship. They can resolve their own problems unitedly and in some cases individual elites have to consider the importance of groups in their own problem solving. Thus command over local issues ensures more participation of landless in one hand and changes elites attitude & behaviour on the other. Again, in most of the cases, they have established their rights on untapped local resources and Government supports & services like poultry & livestock vaccines, ownership of agricultural inputs, feeding cards etc. Even they become more stronger in realizing & meeting their legitimate rights like legal wage, participation in food for works programmes etc.

Above all, they are self aware and self-confident in managing their own issues without depending on the elites. Even some of them are now in a position to manage schemes involving huge investment like market-lease, brick-field etc.

Before coming into groups poor women are oppressed in their family and the society. But now their supplementation of income have changed the outlook of their family & society. They are no longer treated as merely dependent mother or docile daughter and not face the red eyes of polygamy, divorce, abandonment etc. They are now united and resist those evil norms of the society. In some cases they are so developed that they can even participate in the brick field management. All of these resulted in creating higher bargaining power on the part of women and improves their living condition.

CONCLUDING REMARKS:

1. Since its inception in 1977, the RCTF has been succeeded to cover more than 25,000 households in 433 villages under 16 upazilas of Bangladesh. 893 nos. of village organizations have been formed with 46,392 membership having 5.5:4.5 male-female ratio.
2. With the objective to ensure better coordination among the programmes both RCTF and Outreach have been brought under the same management recently.
3. About 5,000 economic schemes have been financed so far with a credit figure of Tk.42,686,338 having 80.10% cumulative repayment rate.
4. About 84% of total principal overdue is remaining with Narsingdi, Monchordi, Gheor, Atghoria and Gazaria branches; and the remaining 16% is shared by others. However, Monchordi and Gheor also possess leadership in respect of amount disbursed.
5. Apart from realization of loans disbursed during the period (Jan - June) only 22% of the December '84 outstanding figure has been realized within this period, out of which  $\frac{1}{3}$  amount was realized in Gheor and the rest  $\frac{2}{3}$  was realized in other branches.
6. According to the experience of branches with high rate of realization important variables favouring better realization are:
  - i) Schemes having earlier and steady cashflow;
  - ii) schemes having less sensitivity to the nature;
  - iii) schemes having earlier pay back period (short term);
  - iv) individual schemes in contrast to collective;
  - v) schemes enjoyed by the people who are comparatively well off;
  - vi) schemes having the potentiality of gearing upto the local market conditions;
  - vii) schemes enjoyed by the groups having high rate of motivation, cohesiveness and integrity;
  - viii) schemes possessed by female groups (mostly non farm) as compared to male groups;
  - ix) schemes having highest level of managerial supervision for ensuring end-use of the loan amount.
7. About 75% of the groups have already started economic activities and almost all of these have taken loan from BRAC, and deserving more training to develop occupational skills. As a result 68% (1,584) of the total members trained during this period have been provided with occupational skills training. This will develop managerial capacity and ensure better implementation of the schemes.
8. Group members are now well valued in their locality. Their participation in social activities and united efforts could succeed to generate changed behaviour of the elites toward the poor group. In now a days they are aware and more confident.

BRANCH WISE CREDIT OPERATION  
As on June 30, 1985

Branch	Loan Amount (Tk.)			Loan Realised (Tk)			Loan Outstanding (Tk)			Loan Overdue (Tk)		
	D	I	T	P✓	I	TX	P	I	T	P✓	*I	TX
nobordi	6292450	1704039	7996489	3229867	1030655	4260522	3062583	673654	3736237	1141028	577862	171889
ibpur	4609340	1123997	5733337	2608214	768082	3376296	2001126	355915	2357041	393534	226362	61989
rsingdi	3162400	1165139	4327539	1215813	444062	1659875*	1946587	721077	2667664	1420211	720640	214086
zaria	3370593	694398	4064991	1990650	474734	2465384*	1379943	219664	1599607	554358	150226	70458
cor	6250140	1583788	7833928	3793613	818941	4612554*	2456527	764847	3221374	1023507	661377	168488
ulatpur	1721380	312023	2033403	921147	232812	1153959*	800253	79211	879444	63951	20360	8431
alundo	1019840	113878	1133718	335903	74734	410537*	684037	39144	723181	0	0	
bna	4265380	574952	4840332	2877456	490473	3367929*	1387924	84479	1472403	126335	28423	15475
ghoria	3413745	1049779	4463524	2040090	706876	2746966*	1373655	342903	1716558	636150	298114	93426
atmohor	846720	89370	936090	382584	82397	464981*	464136	6996	471132	0	0	
raigram	2401420	433935	2835355	1530753	370615	1901368*	870667	63320	933987	113779	25459	13923
lbaria	1703690	254341	1958031	772490	160697	933187*	931200	93644	1024844	18650	4497	2314
twali	1030400	82930	1113330	410350	59028	469378*	620050	23902	643952	0	0	
ilor	2142590	423800	2566390	893962	254923	1148885*	1248628	168877	1417505	257726	84657	34238
ragram	182650	6459	189109	89050	4980	94030*	93600	1478	95078	0	0	
rgoz	82400	3228	85628	43700	1938	45638	38700	1290	39990	0	0	
dia	27000	593	27593	0	0	0	27000	593	27593	0	0	
chikata	164200	1866	166066	1304	926	2230	162896	940	163836	0	0	
ishal	0	0	0	0	0	0	0	0	0	0	0	
tal	42686338	9618515	52304853	23136846	5976873	29113719	19549492	3641934	23191426	5749229	2797977	854720

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V.O. FUNDS INFORMATION (TAKA) AS ON JUNE 30, 1985  
SOURCES OF FUNDS (TAKA)

BRANCHES	MEMB. (NO)	Internal SAVING	Fund RESERVE FUND	Fund GEN. FUND	Gen. eration EMAR. FUND	Profit PROFIT SCLS.	LOAN Sub Total FROM BRAC	TOTAL FUNDS AVLBL.
MOKONGDRI	1460	146141	31586	9059	0	11551	418048	2414501
SHIBPUR	1851	273723	55358	6537	91422	148728	576048	1800155
MORSINGDI	1102	171826	16773	5039	12250	9232	215170	1732437
KACHIKATA	1180	43393	0	2171	17875	1358	65397	108735
ANDIA	733	80424	0	2491	0	53350	142765	20000
GOSARIA	1529	178173	27004	20100	0	10037	235314	1234947
FULBARIA	2196	170296	4922	6701	0	73533	255518	674305
KOTWALI	1972	124343	4792	9646	29740	20172	188693	365450
BOILOR	1808	115810	2254	11173	0	11403	140645	800096
TRISHAL	1222	60817	0	3292	0	0	64109	0
GEBOR	1518	200399	53666	22443	163700	104227	544233	1793569
DAULATPUR	1610	104248	8793	4987	11600	98033	227721	377126
GOALONDO	1166	134561	11143	23705	0	151	174772	395507
PABNA	1248	324372	43588	35816	87600	304715	796091	925701
ATGHORIA	1013	133925	21035	85261	14100	58423	312739	1030626
CHATMOHOR	1175	143487	8377	9553	28447	8220	198064	237372
BORAIGRAM	1175	102290	8952	24523	0	169233	305033	486668
DABAGRAM	857	34614	211	1342	0	5037	41260	49000
KAWALIPAR	319	15703	0	502	0	3744	18949	0
HORGOS	467	19143	30	945	0	745	20863	10600
T O T A L	25603	2797688	293484	296312	456734	1093217	4942435	14460195
								19402630

U S E S O F F U N D S (TAKA)

BRANCHES	Investment CAPL. ASSET	Non CAPL.	Cash at SAVG. A/C	Cash at FDR SCTY.	Bank FOR SAVG.	Cash in Hand	Loss on E.SCH	Total Funds Used
MOKONGDRI	1437215	909270	8681	28462	43242	3228	399452	2834550
SHIBPUR	1013381	1010484	29380	74395	29760	2406	216397	2376203
MORSINGDI	271699	824897	49406	12250	23950	95723	669692	1947607
KACHIKATA	0	67300	84159	5170	15190	2313	0	174132
ANDIA	0	128016	17350	1000	3000	13199	0	162765
GOSARIA	181403	230361	32886	29180	39830	2361	954240	1470261
FULBARIA	234481	508111	117088	31191	25594	4271	9087	929823
KOTWALI	0	383511	70589	29740	61400	8903	0	554143
BOILOR	573653	210546	94135	28594	18116	15717	0	940741
TRISHAL	0	686	54847	0	8400	176	0	64109
GEBOR	1219719	647063	34013	13215	7990	16517	399687	2338204
DAULATPUR	303431	181087	60575	8440	8440	10435	32439	604847
GOALONDO	0	408494	84271	15170	57500	5844	0	571279
PABNA	565165	767435	148110	82020	99160	59902	0	1721792
ATGHORIA	227019	303393	6497	12150	9160	7757	773389	1343365
CHATMOHOR	135749	141009	97861	28447	22122	10248	0	435436
BORAIGRAM	198008	324752	54822	34332	34332	18004	127451	791701
DABAGRAM	0	62175	10418	4900	8340	4427	0	90260
KAWALIPAR	0	32025	6130	0	0	1794	0	19949
HORGOS	3435	9831	12932	0	4060	1205	0	31463
T O T A L	6364338	7132446	1074350	418656	319586	289430	3583824	19402630

## V.O. FUNDS INFORMATION(PENAL), AS ON JUNE 30,1985 Appendix: 2b

## SOURCES OF FUNDS (TAKA)

BRANCHES	ITEMS. (SO)	Internal GROUP SAVING	Fund RESERVE FUND	Gen. FUND	ENAR. FUND	Fund Generation PROFIT SURBS.	Sub Total	LOAN FROM ENAC	TOTAL FUNDS AVLBD.
MUNOHDORI	532	53899	4602	2689	0	0	91190	646082	737272
BHIBPUR	783	73091	9277	1559	9023	19618	112568	200971	313539
NRISINGDI	594	55423	0	2133	1800	8821	68177	214150	232327
KACHINATA	1121	40585	0	1587	5251	304	48727	54161	102888
AMDIA	672	43872	0	492	700	15825	60889	7900	67889
GOBARIA	1539	50464	2746	2603	0	379	66191	144857	211049
FULBARIA	1433	63028	899	4110	0	16117	104154	323364	427518
KOTWALLI	1355	101907	0	5064	19840	10534	157345	254600	411945
BOLGOR	1386	117926	3978	8148	0	2498	132550	448542	581092
TRIBHAL	563	31971	0	2049	0	0	34020	0	34020
GHEOR	1388	115550	42727	10300	31963	29153	230789	662558	893347
DAJLATPUR	1381	133331	2024	6124	17780	81238	240557	423107	562564
GOALONDO	1160	105827	2575	19125	0	1136	129914	287935	417849
PABNA	1250	230105	8610	22769	54683	57311	423975	462223	886198
ATGHORIA	205	77789	8454	10092	11790	8524	116549	343029	459678
CHATMOHOR	1229	109953	1122	4268	22462	5204	143009	226764	369773
BORAIGRAM	1180	39659	1836	8652	1003	78236	179436	383999	563435
DARAGRAM	1295	42341	900	1390	0	6640	51271	44600	95871
KAWALIPAR	1447	22790	0	651	0	1330	24771	0	24771
BORGOK	549	34492	1208	2448	0	0	38138	28100	66238
T O T A L	21772	1705993	90958	117334	196293	343738	2454321	5156042	7610363

## USES OF FUNDS (TAKA)

BRANCHES	Investment CAPL. ASSET	Cash NON CAPL.	Cash SAVG. A/C	at FDR	Bank FDR SCTY.	CASH IN SAVG.	LOSS ON HAND	TOTAL FUNDS USED
MUNOHDORI	0	555869	12058	21320	21810	2914	123301	737272
BHIBPUR	1100	196818	35469	7750	3300	597	62505	313539
NRISINGDI	22500	199047	25835	1800	1000	10850	13295	282327
KACHINATA	0	38102	50750	4300	7950	1786	0	102888
AMDIA	0	49450	3370	700	700	13669	0	67889
GOBARIA	93470	32172	26679	5580	9180	3143	40825	211049
FULBARIA	124103	177102	93260	16230	10000	2365	4358	427518
KOTWALLI	0	218153	104393	39840	47100	2459	0	411945
BOLGOR	0	454110	78134	34354	9700	4794	0	581092
TRIBHAL	0	0	16640	0	17250	130	0	34020
GHEOR	357197	276238	23157	5000	4000	23190	204565	893347
DAJLATPUR	203802	226818	109164	13400	13400	21359	69721	663664
GOALONDO	0	220512	107048	9663	55000	21063	4563	417849
PABNA	13235	356944	168866	65700	46480	29973	0	886198
ATGHORIA	22407	199861	17511	11540	5100	6645	198614	459678
CHATMOHOR	102708	119394	91714	22461	22141	5355	0	369773
BORAIGRAM	142203	259890	63503	37600	37600	16537	6102	563435
DARAGRAM	0	69385	11366	4660	5500	4960	0	95871
KAWALIPAR	0	4905	18514	0	0	1352	0	24771
BORGOK	2792	24178	32558	0	4850	1860	0	66238
T O T A L	1106517	3878948	1089989	301898	322061	183101	727849	7610363

## BRANCH WISE CREDIT OPERATION STATEMENT

January 01, 1985 - June 30, 1985

Branch	Loan Disbursed (Tk)			Loan Realised (Tk)			Loan Outstanding (Tk)			Loan Overdue(Tk)			SCM.S
	F	I	T	P	I	T	F	I	T	F	I	T	
Monohordi	903350	44005	947355	64165	12031	76196	839185	31974	871159	0	0	0	90
Shibpur	423000	29169	452169	12551	2892	15443	410449	26277	436726	0	0	0	47
Narsingdi	52000	2040	54040	3514	1966	10480	43486	74	43560	0	0	0	8
Gazaria	202003	6549	208552	10127	2376	12503	191876	4173	196049	0	0	0	18
Gheor	612900	26671	639571	305641	17503	323144	307259	9168	316427	0	0	0	53
Daulatpur	246980	10728	257708	8615	1371	9986	238365	9357	247722	0	0	0	33
Goalundo	414285	16252	430537	9668	1369	11037	404617	14883	419500	0	0	0	90
Fabna	856000	49723	905723	42984	9315	52299	813016	40408	853424	0	0	0	51
Atghoria	416640	19042	435682	76410	10005	86415	340230	9037	349267	1800	486	2286	59
Chatmohor	323405	12305	335710	33051	9977	43028	290354	2328	292682	0	0	0	49
Boraigram	612620	23276	635896	67808	7743	75551	544812	15533	560345	0	0	0	57
Fulbaria	417590	21318	438908	76690	10079	86769	340900	11239	352139	0	0	0	44
Kotwali	452400	24491	476891	56200	10620	66820	396200	13821	410071	0	0	0	54
Boilor	542890	21071	563961	53543	5994	59537	489347	15077	504424	8757	2112	10869	48
Daragram	95600	1928	97528	2000	450	2450	93600	1478	95078	0	0	0	15
Horgoz	40900	1303	42203	2200	13	2213	38700	1290	39990	0	0	0	12
Amdia	27000	593	27593	0	0	0	27000	593	27593	0	0	0	3
Kachikata	164200	1866	166066	1304	926	2230	162896	940	163836	0	0	0	27
Trishal	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	6803763	312330	7116093	831471	104630	936101	5972292	207700	6179992	10557	2598	13155	758

SCHEMEWISE CREDIT OPERATION STATEMENT  
January 01, 1985-June 30, 1985

Appendix-4

Schemes	Schms(No.)			Account Disbursed (Tk)			Amt. Realised (Tk.)			Amt. Outstanding(Tk)			Amt.Overdue(Tk)			D.R. O.
	M	F	T	F	I	T	F	I	T	F	I	T	F	I	T	
Agriculture	196	12	208	1878805	104345	1983150	478598	38386	516984	1400207	65959	1466166	0	0	0	.276
Fisheries	7	1	8	44700	1752	46452	4382	776	5158	40318	976	41294	0	0	0	.007
Livestock	6	70	76	805050	28004	833054	15910	3642	19552	789140	24362	813502	0	0	0	.118
Industry	33	35	68	528943	16176	545119	19367	2919	22286	509576	13257	522833	0	0	0	.073
Transport	41	0	41	461590	18862	480452	26834	5266	32100	434756	13596	448352	0	0	0	.068
Banking	0	120	120	963690	37181	1000871	96855	15651	112506	866835	21530	888365	6957	1709	8666	.142
Trading	145	67	212	1764985	92163	1857148	130669	27725	158394	1634316	64438	1698754	3600	889	4489	.259
lt. Lease	25	0	25	356000	13847	369847	58856	10265	69121	297144	3581	300725	0	0	0	.052
Total	453	305	758	6803763	312330	7116093	831471	104630	936101	5972292	207699	6179991	10557	2598	13155	1

Appendix-

TYPEWISE CREDIT OPERATION STATEMENT  
January 01, 1985-June 30, 1985

Types	M/F	SCHMS	Amount Disbursed(Tk)			Amt. Realised(Tk)			Amt. Outstanding(Tk)			Amt.Overdue(Tk)			D.R. O.
			P	I	T	P	I	T	F	I	T	P	I	T	
Individual	M	337	3015273	155582	3120855	326263	44962	371225	2689010	110620	2799630	3000	743	3743	.6996
	F	250	1968750	79647	2048397	156160	29614	185774	1812590	50033	1862623	2400	632	3032	.7895
Collective	M	587	4984023	235229	5219252	482423	74576	556999	4501600	160653	4662253	5400	1375	6775	.7325
	F	116	1294860	55436	1350296	306437	24899	331336	988423	30537	1018960	0	0	0	.3004
	T	55	524880	21665	546545	42611	5155	47766	482269	16510	498779	5157	1223	6380	.2105
	T	171	1819740	77101	1896841	349048	30054	379102	1470692	47047	1517739	5157	1223	6380	.2675
Total	M	453	4310133	211018	4521151	632700	69861	702561	3677433	141157	3818590	3000	743	3743	1
	F	305	2493630	101312	2594942	198771	34769	233540	2294859	66543	2361402	7557	1855	9412	1
	T	758	6803763	312330	7116093	831471	104630	936101	5972292	207700	6179992	10557	2598	13155	1

TERMWISE CREDIT OPERATION STATEMENT  
January 01, 1985-June 30, 1985

Terms	M/F	SCHEMES	Amount Disbursed (Tk)			Amount Realised(Tk)			Amt. Outstanding (Tk)			Amt.Overdue(Tk)			D.R.	O.R.
			P	I	T	P	I	T	P	I	T	P	I	T		
hort	M	236	2649293	134282	2783575	530272	50867	591139	2119021	83415	2202436	3000	743	3743	.6143	.575
	F	203	1588750	70557	1659307	174628	29126	203754	1414122	41431	1455553	7557	1855	9412	.6378	.616
	T	489	4233043	204839	4442882	704900	79993	784393	3533143	124846	3657989	10557	2598	13155	.6229	.591
edium	M	146	1498690	66808	1565498	95257	16469	111726	1403433	50339	1453772	0	0	0	.3475	.381
	F	101	887130	30498	917628	23393	5421	28814	863737	25077	888814	0	0	0	.3562	.376
	T	247	2385820	97306	2483126	118650	21890	140540	2267170	75416	2342586	0	0	0	.3507	.379
ong	M	21	164900	10170	175070	7921	2747	10668	156979	7423	164402	0	0	0	.0382	.042
	F	1	15000	15	15015	0	0	0	15000	15	15015	0	0	0	.0060	.006
	T	22	179900	10185	190085	7921	2747	10668	171979	7438	179417	0	0	0	.0264	.028
otal	M	455	4312883	211260	4524143	633450	70083	703533	3679433	141177	3820610	3000	743	3743	1	
	F	305	2490880	101070	2591950	198021	34547	232568	2292859	66523	2359382	7557	1855	9412	1	
	T	758	6803763	312330	7116093	831471	104630	936101	5972292	207700	6179992	10557	2598	13155	1	

**REALISATION STATEMENT**  
For the Period from January 01 - June 30, 1985

RCTP Branch	Total Realisation made during the period			Real. of loans dis- bursed during the period			Real. of outstanding amt. prior to the period			% real. of outstanding amt. prior to period		
	F	I	T	F*	I	T	F	I	T	F	I	T
Monohordi	391099	240878	631977	64165	12031	76196	326934	228847	555731	12.81927	37.12819	17.55079
Shibpur	370384	150032	520416	12551	2892	15443	357833	147140	504973	18.36444	52.20656	22.64096
Narsingdi	69578	80347	149925	8514	1966	10480	61064	78381	139445	3.108904	13.94298	5.51969
Gazaria	153817	45038	198855	10127	2376	12503	143690	42662	186352	10.78951	28.53187	12.58046
Gheor	526537	104966	631503	305641	17503	323144	220896	87463	308359	9.319861	14.95421	10.43503
Daulatpur	208122	64668	272790	8615	1371	9986	199507	63297	262804	26.20351	101.6411	31.90724
Goalundo	207203	51587	258790	9668	1369	11037	197535	50218	247753	41.37985	148.2932	48.46176
Fabna	542734	107475	650209	42984	9315	52299	499750	98160	597910	46.50317	192.4630	53.11639
Atghoria	193009	58406	251415	76410	10005	86415	116599	43401	165000	10.13883	18.54082	11.69321
Chatmohor	194751	44879	239630	33051	9977	43028	161700	34902	196602	48.19931	271.3013	56.44244
Bogragram	411086	86575	497661	67808	7743	75551	343278	78332	422110	51.30191	115.7660	57.25629
Fulbaria	286840	55779	342619	76690	10079	86769	210150	45700	255850	26.58612	74.12814	30.02582
Kotwali	259664	39531	299195	56200	10620	66320	203464	28911	232375	47.61463	260.4125	53.0031
Boilor	240723	73364	314087	53543	5994	59537	187180	67570	254880	19.77683	50.81345	23.59033
Daragram	74075	4152	78227	2000	450	2450	72075	3702	75777	100	214.7332	102.6803
Horgoz	35550	1587	37137	2200	13	2213	33350	1574	34924	100	167.6251	101.8519
Amdia	0	0	0	0	0	0	0	0	0	-	-	-
Kachikats	1304	926	2230	1304	926	2230	0	0	0	-	-	-
Trishal	0	0	0	0	0	0	0	0	0	-	-	-
Total	4166496	1210190	5376666	831471	104630	936101	3335005	1105560	4440565	19.73020	38.22968	22.43332

#### NON-FINANCIAL VILLAGE ORGANISATION ACTIVITY STATEMENT

FUNCTIONAL EDUCATION OPERATING STATEMENT

As on June 30, 1985

Branch	Members (ME)			Brought Under (BU) enroled			Completed the course			% of BU/ME			% Comp/BU		
	M	F	T	M	* F	T	M	F	T	M	F	T	M	F	T
Monohorai	1127	803	1930	960	464	1424	530	160	490	85.18	57.78	73.78	34.38	34.48	34.41
Shibpur	1352	514	1866	840	342	1182	502	242	744	62.13	66.54	63.34	59.76	70.76	62.94
Narsingdi	922	376	1298	548	181	729	50	70	120	59.44	48.14	56.16	9.12	38.67	16.46
Kachikata	812	306	1618	350	353	683	185	251	435	43.10	41.32	42.21	52.96	75.38	63.84
Amdia	733	672	1405	145	0	145	60	0	60	19.78	0	10.32	41.38		41.38
Gazaria	1045	689	1734	942	577	1519	204	136	390	90.14	83.74	87.60	21.66	32.24	25.67
Gheor	1029	817	1846	521	283	804	303	45	348	50.63	34.64	43.55	58.16	15.90	43.28
Daulatpur	1165	1156	2321	555	210	1265	271	414	685	47.64	61.42	54.50	48.83	58.31	54.15
Goalundo	1009	1064	2073	651	550	1201	436	359	795	64.52	51.69	57.94	66.97	65.27	66.19
Fabna	1157	1162	2319	758	395	1153	222	64	306	65.51	53.99	49.22	29.29	21.27	26.54
Atghoria	856	261	1617	559	607	1166	101	15	116	65.30	79.76	72.11	18.07	2.47	9.949
Chatmohor	1023	974	1997	823	650	1473	343	305	648	80.45	66.74	73.76	41.68	46.92	43.99
Bograigram	1165	900	2065	998	600	1598	258	156	414	85.62	66.67	77.38	25.85	26	25.91
Fulbaria	1045	689	1734	942	577	1519	204	187	391	90.14	83.74	87.60	21.66	32.41	25.74
Eotwali	1464	1277	2741	425	275	700	119	179	298	29.03	21.53	25.54	28	65.09	42.57
Boilor	1709	1556	3265	325	792	707	140	326	466	19.03	24.55	21.65	43.08	85.34	65.91
Trishal	911	474	1385	430	258	668	155	140	292	47.20	50.21	48.23	36.05	58.82	44.16
Kawalipara	268	379	647	62	25	87	22	20	42	23.13	6.59	13.45	35.48	80	48.28
Darsgram	857	1095	1952	235	296	531	45	177	222	27.42	27.03	27.20	19.15	59.80	41.81
Horgoz	317	496	813	95	97	192	42	32	74	29.97	19.56	23.62	44.21	32.99	38.54
Total	19966	16660	36626	11164	7582	18746	5992	3348	7340	55.92	45.51	51.18	35.76	44.16	35.16

STATEMENT OF GROUP-MEMBERS TRAINING  
As on June 30, 1985

Branch	Consciousness			Leadership			Management			P.E.Teachers			Agriculture			Fish cult.			Others			Total		
	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T
mohordi	148	59	207	60	13	73	158	4	162	79	27	106	107	115	222	46	42	88	46	71	117	644	331	976
dibpur	125	70	195	112	25	137	60	12	72	76	38	114	60	23	93	91	0	91	28	73	101	552	241	793
rsingdi	72	13	85	79	0	79	33	0	33	61	19	30	0	0	0	0	0	0	13	39	52	258	71	329
chikata	66	0	66	20	0	20	30	0	30	44	21	65	0	0	0	7	0	7	0	16	16	167	37	204
dia	68	0	68	21	0	21	7	0	7	38	0	38	0	0	0	2	0	2	0	24	24	136	24	160
zaria	64	69	133	46	36	82	37	38	75	80	58	139	19	72	91	33	0	33	24	82	106	303	355	658
isor	131	81	212	58	61	119	30	0	30	55	26	81	115	26	141	25	9	34	20	90	110	434	293	723
ulatpur	65	50	115	41	74	115	13	16	29	57	45	102	15	6	21	2	2	4	26	105	131	219	298	517
alundo	70	58	128	16	14	30	17	10	27	49	32	81	0	19	19	43	25	68	7	85	92	202	243	446
ibns	106	38	144	18	22	40	12	17	29	65	42	107	22	39	61	21	36	57	21	130	151	265	324	589
ghoria	72	23	95	56	24	80	33	14	47	98	55	153	48	19	67	81	0	81	14	70	84	402	205	607
hatmchor	66	58	124	51	35	86	11	14	25	53	44	97	23	29	52	43	25	68	6	69	75	253	274	529
raigram	106	51	157	46	22	68	18	13	31	58	36	94	33	20	53	18	0	18	48	138	186	327	280	603
lbaria	42	36	78	24	2	26	6	0	6	63	16	79	0	0	0	46	14	60	0	25	25	181	93	272
otwali	67	46	113	44	19	63	10	7	17	13	6	19	0	0	0	17	16	33	0	59	59	151	153	304
oilor	92	79	171	20	20	40	0	0	0	80	51	131	20	0	20	193	0	193	0	53	53	405	203	601
rishal	92	64	156	0	0	0	0	0	0	55	28	83	0	0	0	0	13	13	0	31	31	147	136	285
swalipara	44	25	69	23	28	51	7	0	7	7	2	9	0	0	0	5	0	5	4	23	27	90	78	161
aramgram	68	60	128	47	56	103	14	0	14	12	1	14	0	0	0	57	0	57	6	80	86	185	197	382
orgoz	54	42	96	26	21	47	8	0	8	1	0	1	0	0	0	1	0	1	0	52	52	90	115	201
Total	1618	922	2540	808	472	1280	504	145	649	1045	547	1592	462	368	830	711	182	893	263	1315	1578	5411	3951	936

**POULTRY PROGRAMME STATEMENT**  
As on June 30, 1985

Branch	Memb. Trnd (No.)			Nature of Training Mat.		Input Supld.(Doses)			Phy Inputs		Dis.TD	Total	
	M	F	T	Basic Ornt.	Rear-ing	BGRDV	HDV	F.Pox	(No.)	Chk/Ck	H.H.		
					Model Rear-ing								
Monohordi	6	29	35	35	0	0	3100	2300	1100	0	0	0	265
Shibpur	0	61	61	17	0	44	3385	8590	4030	0	0	0	656
Narsingdi	0	7	7	0	7	0	2100	1600	350	0	0	0	167
Kachikata	0	13	13	13	0	0	5400	5600	1000	0	0	0	497
Amidia	0	12	12	12	0	0	1800	600	350	0	0	0	133
Gozaria	0	60	60	28	32	0	5800	5800	800	150	200	9	500
Fulbaria	0	22	22	0	22	0	1050	4100	0	0	0	0	210
Kotwali	0	20	20	20	0	0	1397	3200	0	0	0	0	188
Boilor	0	20	20	9	11	0	750	2875	0	0	0	0	147
Trishal	0	22	22	22	0	0	2400	22600	0	0	0	0	204
Goalundo	0	80	80	50	0	30	5435	9970	2597	0	0	0	735
Chatmohor	0	25	25	25	0	0	2350	8800	700	0	0	0	489
Atghoria	0	119	119	0	19	100	6600	11500	11500	0	0	0	1213
Boraigram	0	78	78	0	65	13	2300	10000	950	285	60	82	539
Gheor	0	45	45	45	0	0	5000	11500	4300	0	0	0	980
Daulatpur	0	40	40	0	20	20	0	4600	2100	0	0	0	272
Horgoz	0	20	20	20	0	0	8000	12200	1050	0	0	0	982
Fabna	0	92	92	32	0	60	6048	5357	5950	0	0	0	707
Daragram	0	50	50	20	30	0	8700	9200	3200	0	0	0	870
Kawali-nara	0	21	21	0	21	0	3600	3600	0	0	0	0	296
Total	6	836	842	348	227	267	75215	143992	40977	435	260	91	9851

Project XV, RCTP Phase-II  
Receipts & Expenditure Statement  
from Jan.'83 to June '85

Receipts

Balance of Fund (Phase-I)	2,18,545
Donation: NQVIB	2,69,19,037
EZE	<u>37,68,156</u>
	3,06,87,193
Interest & service charges	80,41,051
Less: i) Prov. for Bad debts 21,97,302	
ii) Grants to Group Management Committee	<u>5,28,622</u>
	<u>27,25,924</u>
	<u>53,15,127</u>
	Tk. 3,62,20,865
	=====

Expenditure

Loans & Advances	3,74,91,302
Less: Repayment (principal) 1,82,82,837 (interest) <u>48,69,186</u>	<u>2,31,52,023</u>
	1,43,39,279

<u>Dev. Cost</u>	<u>H.O.</u>	<u>Branch</u>
Land	-	3,53,783
Building	-	23,86,368
Furniture	59,377	1,48,116
Equipment	1,10,253	62,861
Vehicle	<u>3,87,500</u>	<u>1,91,643</u>
	5,57,130	31,42,771
		36,99,901

Rec. exp.

1. Head Office	36,64,918
2. Branch	88,73,751
3. Borrowers training exp.	18,42,653
4. Depreciation on T.S. ware house	<u>53,750</u>
	<u>1,44,35,072</u>
Total exp.	3,24,74,252
Balance of Fund	<u>37,46,613</u>
	Tk. 3,62,20,865
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