

# RDP IV

Report to Donors

January to June 1999



## LIST OF ACRONYMS

AM	Area Manager
AO	Area Office
APO	Ageing of Principal Outstanding
AWP	Annual Work Plan
BINP	Bangladesh Integrated Nutrition Project
DMC	Donor Consortium Meeting
DFL	Disease Free Laying
DOC	Day Old Chick
DMC	Development Management Course
EHC	Essential Health Care
EIG	Employment and Income Generation
EPI	Expandent Programme on Immunisation
FP	Family Planning
GOB	Government of Bangladesh
GRC	Gender Resource Centre
GQAL	Gender Quality Action Learning
GWP	Guide Work Plan
HH	Households
HO	Head Office
HPP	Health and Population Programme
HRLE	Human Right and Legal Education
IAS	Impact Assessment Study
LFA	Logical Farmework Analysis
MDU	Market Development Unit
MELA	Micro Enterprise Lending and Assistance
MIS	Management Information System
MT	Metric ton
NFPE	Non Formal Primary Education
OMC	Operation Management Course
OVI	Obejectively Verifiable Ijdicators
OTR	On time Recovery Rate
PA	Programme Assostamt
PKSF	Palli Karma Shahayak Foundation
PO	Programme Organiser
PP	Project Proposal
PSE	Programme Support Enterprise
RCP	Rural Credit Projectg
RDP	Rural Development Programme
RED	Research and Evaluation Division
REP	Rural Enterprise Project
RM	Regional Manager
RSS	Regional Setor Specialist
SLDP	Smallholder Livestock Development Programme
SS	Shassthya Shebika (health Volunteers )
TARC	Training and Resource Centre
TT	Tetanus Toxide
UP	Union Parishad
IGVGD	Income Generation for Vulnerable Group Development
VGD	Vulnerable Group Development
VO	Village Organisation
WFP	World Food Programme

**RDP IV Progress Report end June 1999****1. Overall Progress**

The Rural Development Programme has generally been operating at its regular pace. The progress has been satisfactory. Moreover, various developments took place to improve and enhance the capacity of the program and its management. A unique culture is intended to be developed for which a set of values has been identified and efforts are being made to inculcate the values in BRAC staffs through training. New savings products are being developed to be offered to the group members. The MELA program is also being extended further to increase coverage. Majority of the PSEs is producing surplus.

**2. Village Organisation (VO)**

A total of 1341 new VOs were formed during January-June 1999, bringing the total number of VOs to 58,129. During January-June '99, there had been 199,024 new members bringing the total membership of RDP at the end of June 1999 to 2.4 million, exceeding the cumulative target of 2.3 million, which was to be achieved by end June '99

The findings of the Impact Assessment Study (I) had shown significant increase in the household assets of the members who have been with RDP  $\geq$  2.5 years and had cumulative loans of Tk 7500 or more. Since then RDP has been monitoring this indicator. In 1993 and 1996, the percentage of such members was 44% and 67% respectively. By 1998 this figure rose to 93%. However, the samples of '93 and '96 survey were conducted on third and above year branches but the '98 survey included 4<sup>th</sup> and above year branches. In June 1999, the figure stands at 90% in spite of conducting the survey on third and above year branches. This is because over the past few years the average first loan size has increased by 50% to Tk. 3000 since there was increased demand for higher loan size among first time borrowers due to inflation. However, it should be mentioned that the next Impact Assessment Study might not find increase of asset base for the same target group because inflation would also affect the prices of the assets as well. Moreover, in RDP, within 2.5 years of membership, most members have more 2/3 loans, which are bigger in size ranging between Tk. 4000-6000.

**3. Savings and Credit**

The program disbursed Taka 3.7 billion during January-June '99 in loans against an annual target of Taka 8.5 billion. The average loan size was Tk. 4,697, against the annual

target of Tk. 4650. Savings balance amounted to Tk. 2.06 billion against a target of Tk. 2.7 billion. In view of the group members' benefit, BRAC will introduce some new savings products, which were designed by Stuart Rutherford (consultant hired to design new savings products). The products are intended to start in the later part of the year.

Efforts were made to recoup from the flood effects of 1998. Results were visible. During the flood period, in September 1998, the OTR stood at 62%; whereas in June 1999, the OTR stood at 91%, which is almost on target. According to the Ageing of Principal Outstanding report borrowers with no past due stood at 84% increasing by 6% from that of 1998 (78%). Overdue outstanding ratio improved by 1% from that of 1998, sliding down to 9%.

MELA is also increasing its geographical coverage to 89 branches from 34 branches.

#### **4. Employment and Income Generation (EIG):**

The EIG program created 95,939 jobs during January - June 1998, which has surpassed 50% of the annual target of 63,764. This is because RDP has increased its geographical coverage through outposts under its area offices. As a result more members have been covered. Due to increased coverage, there have been 20,256 new rearers in the poultry sectors, 5,469 acres of water body covered under fisheries, and 6,716 acres of land cultivated for vegetable. However, sericulture faced some problems in importing DFLs from India and thus could not import sufficient amount. As a result sericulture production was not on target. The members covered under EIG are also enjoying increased income for most of the income generating activities, like fisheries, vegetable cultivation, social forestry, poultry and livestock, and so on.

#### **5. Program Support Enterprises (PSE):**

During the reporting period two poultry farms produced 1,916,544 chicks, 2 feed mills produced 4909 MT feed, 2 seed centers produced 255 MT seed, 3 prawn hatcheries produced 0.810 million post larvae and 9 grainage centers produced 0.8 million DFL. The prawn hatcheries' production was below target because it is the off-season. Corrective actions are taking place in the sericulture sub-program according to the recommendations made by the sericulture review team.

The PSEs have also succeeded in producing a surplus during the third year of their operation, i.e. 1998 when they were supposed to breakeven. One poultry farm produced a surplus of Tk. 1.7 million, two feed mills produced a surplus of Tk. 2.2 million, three seed production centers produced a surplus of Tk. 2.9 million, while five prawn hatcheries produced a surplus of Tk. .4 million. However, among the five prawn hatcheries, two incurred losses, which was accounted for by the surplus of the rest three hatcheries. After accounting for the loss, the surplus amounted to Tk. .4 million.

## **6. Human Rights and Legal Education (HRLE):**

A total of 120,000 VO members were trained (against an annual target of 250,000) during January – June '99 on legal issues concerning basic land law, family law and citizen's rights. Observation from the field shows that members are showing an increased understanding of their rights and are becoming more expressive of their views against social injustice and exploitation. Although polygamy remains a sensitive issue in rural Bangladesh, increasing number of group members are expressing their opinion against polygamy. According to the monitoring report 78% members have expressed opinion against polygamy. Efforts are being made to increase awareness further against polygamy through the *Gram shavas*.

## **7. Health and Environment:**

Family planning activities have made a big stride, succeeding to achieve a use rate of 56% till June '99, the figure being obtained from the monitoring report of a survey conducted on 2130 couples in 21 areas. The target set for usage of modern contraceptives was 55%, which was to be achieved by 2000. The Immunization work under this program has succeeded in immunizing 93% of the children under one and 88% of the pregnant women (VO and non-VO members). Tubewell drinking water is used in 97% of the RDP households according to a sample survey done on 2040 households from 21 areas.

The program has also taken up the initiative of extending post-natal and anti-natal services to the community. The government usually provides these services through out the country. However, it was observed that the government does not have required facilities in all areas, especially in the remotest areas. BRAC has decided to render such services to those areas. POs are receiving training from Gono Shasthya Kendra on anti-natal and post-natal services. After training the services will start to be provided to the community.

## **8. Vulnerable Group Development:**

97,233 VGD members were employed during June '98 – June '99 against a target of 178,500 members (target set for the same period), which is 54% of the target. However, training of VGD members were counted at 180,914 against a target of 178,500 members. In the VGD sub-program, the selected members first receive training. Completing training, they receive loans to start an income generating activity, only after which they are considered as employed. The VGD phase of 1998-99 experienced a delay in launching, delaying the whole procedure of acquiring loans for the members. Delay in acquisition of loans is the reason for the low achievement of VGD members employed. However, training has exceeded target. Once the members complete training they will

receive loans and get employed. Besides poultry rearing, VGD women are also initiating vegetable gardening, fisheries, grocery shops and sericulture.

#### **9. BRAC's management capacity:**

BRAC is making an effort to increasing the capacity of its staff and management. In view to this end, BRAC's Human Resources Department has prepared a performance appraisal format, which has already been approved and is intended to be piloted in the second half the year. The format encourages active participation of both the appraiser and appraised. The regional managers have already been trained on the format and the program coordinators, directors, and managers are to be trained in a short span of time.

BRAC has also made initiative of inculcating a set of values in its staff. Through survey, a set of values was identified and set to create a unique culture for the organization. BRAC staffs are to receive training on the agreed set of values. Already 1581 staffs have received training, majority of which consists of BRAC's senior management. The training will gradually be provided to all levels of staff.

Gender parity and sensitivity has been an important issue for the program. The GQAL cycle took place in 230 RDP Area Offices covering 227 area managers, 921 POs, and 5,486 PO5s. As this program is continuing, it is hoped that a more favorable work environment will emerge, which will eventually encourage more female staff to remain with BRAC. By the end of June 1999, the percentage of female PO5 (formerly PAs) has increased to 25% and POs to 22%. The ratio of female AMs increased by 8% from that of end 1998 and is at 16% as that of June 1998.

#### **10. Partner NGOs:**

Seventeen partner NGOs have been selected and trained during January – June 1999, bringing the total to 57 partner NGOs. A total of 96 staff has been trained in savings & credit management and accounts management. A large number of NGOs have shown interest in participating in this program. However, most of those NGOs did not meet the selection criteria. Program expenditure was above target due to higher loan amounts disbursed and increased training costs.

#### **11. Project Income:**

The project income during January – June 1998 was Taka 581 million.

#### **12. Capital expenditure:**

During this reporting period the program spent Taka 16 million.



### **13. Funding of expenditure:**

Overall expenditure by the sub-programs were Taka 489 million against a budgeted Taka 443 million during January – June 1998, which is 10% higher than the budgeted amount. This was mainly because RDP increased the geographical coverage of its sub programs that increased number of members covered, increasing expenditure of most of the sub programs. During this time Taka 82 million was received from the donors and the rest was financed from project income.

### **14. LFA based Financial Report:**

Annexed to the report is the LFA based financial report.

### **15. MELA LFA and REP LFA:**

The MELA and REP LFA format are annexed to this report. After receiving the comments of the donors the LFAs will be incorporated in the RDP LFA during the next performance report.

## Rural Development Programme (RDP IV): Progress to end – June 1999

Narrative Summary	Agreed Indicators	Achievement to end: June 1999	Comments and Recommendations
<b>Programme Purpose: Socio-economic condition of participating families improved</b>	≥ 50% average increase in household assets in 5 years BRAC membership	Recent data collected showed that there was a 33.5% increase in household assets in five years	This result was found by interpreting data collected for the IAS II Study (1997)
	After 5 years, ≥ 20% of RDP members no longer fall within BRAC 'target group' poverty criteria	11.6% members who were previously in the target group no longer fall within BRAC 'target group' criteria	As above. The findings are based under strict interpretation of the 'target group' criteria. The IAS II however has recommended to re-evaluate the use of 'land' as a criteria
	≥ 80% of primary school age children of RDP members regularly attend school		Report from the field shows that out of 11,20,464 children of RDP members, 10,21,612 attend school.



	Women clearly involved in family, business and village decision-making		To be monitored by RED as RDP IV proceeds
	Children in RDP households have significantly higher nutritional status than comparable groups	Proportion of severe malnutrition in children aged less than 5 years was significantly lower among eligible BRAC members households (12%) compared to eligible non-member households (21%)	Based on a joint study by BRAC and ICDDR,B in Matlab on 1,518 children
	Neonatal mortality rate $\leq$ 74 per 1,000 live births by 2000	60.3 per 1,000 live births	Based on RED Watch Project
	Infant mortality rate $\leq$ 90 per 1,000 live births by 2000	89.3 per 1,000 live births	As above
Program-level finance	Budgeted for January-June 1999: Tk. 443,087,314 Cumulative budget to end June '99: 2,174,073,899	Expenditure for January-June '99: Tk. 489,773,118 Cumulative expenditure to the end-June '99: Tk. 2,087,609,873	On target
<b>Output 1: effective village organizations operating</b>	$\geq$ 58,000 new VOs functioning by 1999	2701 established during January – June '99 bringing the total to 59,489	On target

	≥ 2.3 million members by end '99	199,024 new members between January – June '99 bringing total to 2.4 million	RDP has increased its geographical coverage through outposts. Thus, the number of members covered has exceeded target.
	≥ 95% of members are female	97% end June '99	On target
	≥ 25% of members have ≥ 2.5 years membership and loans of ≥ Taka 7,500	93% end Dec '98 , 90% end June '99	Inspite of the survey conducted on 3 <sup>rd</sup> year branches, 90% has been derived because the average loan size of the first-loan has been increased to Tk. 3 000.
	Each monthly issue based meeting is attended, on average, by ≥ 75% of members	71%	On target
	On average, ≥ 25% of members are accompanied (by husbands or other male relatives) at each issue-based meeting	31%	On target

Finance of the Village Organisations Sub-Program	Budgeted for January-June '99: Tk. 47,966,451 Cumulative budget to the end June '99: Tk. 552,424,319	Expenditure for January- June '99: Tk. 64,917,149 Cumulative expenditure to the end-June '99: Tk. 569,375,017	On target
<b>Output 2: Self-sustaining credit programmes functioning</b>	Tk. 8.5 billion disbursed during '99	3. 7 billion during January – June '99	On target
	Average loan size Tk. 4,650	During January – June '99 the average loan size was Tk. 4697	On target
	Closing savings balance of Tk. 2.7 billion, end '99	Closing savings balance was Tk. 2.06 billion at end June '99	On target
	≥ 80% of VO members covered by credit facilities at some time during 1996-2000	78% VO members covered by end June '99	Close to target
	On Time Realization (OTR) ≥ 95%	91% at June '99	The OTR has improved reasonably than that during the 1998 floods, which stood at 62% in September '98
Finance of the Credit Sub-Program	Budgeted for January-June '99: Tk. 91,958,357 Cumulative budget to end June '99: Tk. 1,712,879,264	Expenditure for January-June '99: Tk. 104,343,151 Cumulative expenditure end-June '99: Tk. 1,725,264,058	On target

	All costs for credit services covered by interest income by end of 4th year of operation	All costs for credit services of 5 <sup>th</sup> year or older Branches are covered by interest income, end June '99	
<b>Output 3: Income and employment generation increased</b>	<p>≥ 63,764 new IG/jobs created during '99 comprising at least:</p> <p>29,850 in poultry</p> <p>9,700 in livestock</p> <p>15,735 in perennial fisheries</p> <p>449 in sericulture</p> <p>1,500 in agroforestry</p> <p>400 in horticulture nursery</p> <p>130 in grafting nursery</p> <p>6,000 in vegetables</p>	<p>Total 95,939 new jobs created</p> <p>During January-June '99:</p> <p>22,414 in poultry</p> <p>15,075 in livestock</p> <p>28,570 in perennial fisheries</p> <p>181 in sericulture</p> <p>675 in agroforestry</p> <p>328 in horticulture nursery</p> <p>58 in grafting nursery</p> <p>27,924 in vegetables</p>	RDP has increased its geographical coverage through outposts. The Income and Employment Generation sub-program has also experienced an increased geographical coverage as a result of which the target of new jobs created has been surpassed by 50%.
	Average monthly income of those IG/jobs ≥ Taka 500 from January 1999 onwards	See activities 3.10	
	≥ 95% of those in the new IG/jobs are women	99 percent	Highly satisfactory
	Income from sale of produce controlled by women		Information to be available in second half of the 1999

	Programme Support Enterprises established and operating, in accordance with Business Plans, in the areas of:	Operation started as per business plans except for the reeling centre	Existing reeling centres are fulfilling the present requirement.
	Poultry farms; Feed mills; Seed production centres; Prawn hatcheries; Silk reeling centres; Grainage centres; and Marketing Development Unit		
Finance of Employment and Income Sub- Program	Budgeted for January-June'99 Tk. 144,555,525 Cumulative budget to end June Tk. 876,340,021	Expenditure for January-June'99: Tk. 126,335,136 Cumulative expenditure end-June'99: Tk. 856,448,282	On target
<b>Output 4: Members capable of exercising their legal rights</b>	≥ 80% of VO members demonstrate understanding of basic land law, family law, and citizens' rights, six months after information sessions	88% of VO members demonstrated understanding of basic land law, family law, and citizen's rights, six month's after information sessions.	Based on survey report done by the monitoring department
	By end-'99, ≥ 75% of marriages that involve a VO member are registered officially	84%	Based on survey report done by the monitoring department

	By end-'99, ≥ 75% of divorces that involve a VO member follows proper legal procedure	62%	Based on survey report done by the monitoring department
	By 2000, ≥ 50% of brides in VOs are ≥ 18 years on marriage	65%	Based on survey report done by the monitoring department
	By 2000, ≥ 90% members express opinion against polygamy.	78%	Based on survey report done by the monitoring department
Finance of the Human Rights and Law Sub-Program	Budgeted for January-June'99: Tk. 23,579,084 Cumulative budget to end June'99: Tk. 135,958,858	Expenditure for January-June'99: Tk. 40,682,589 Cumulative expenditure end-June'99: Tk. 153,062,363	Slightly above target since the VGD members are also receiving human rights and legal education training.
<b>Output 5: Improved health</b>	All RDP households use safe water for drinking by 2000	97% at end June '99	Based on monitoring report; survey of 2040 households from 21 areas at the end of June '99
	≥ 60% of families using slab latrines by 2000	44% at end-June '99	Percentage gradually increasing. Based on regular MIS information from all RDP areas.

	Modern contraceptive use rate ≥ 55% by 2000	56% at end-June '99	Based on Monitoring report; survey conducted on 2130 couples from 21 areas at the end of June '99.
	≥ 90% of children < 1 year, and ≥ 95% of pregnant women fully immunised by 2000	93% of children and 88% of pregnant women	On target. Based on regular MIS information on all RDP areas
Finance of the Health Sub-Program	Budgeted for January-June'99: Tk. 34,388,338  Cumulative budget to end June'99: Tk. 197,195,223	Expenditure for January-June'99: Tk. 51,389,676  Cumulative expenditure end-June'99: Tk. 214,196,561	Slightly above target since the EHC sub program has been extended to cover VGD members.
<b>Output 6: Extremely poor women increase their income through VGD</b>	By 2000, ≥ 300,000 members of VGDs employed, 178,500 during '98 – '99 (June)	97,233 during '98 – '99 (June)	Usually women receive loan and are subsequently self-employed after completing training. Since the programme started late, the VGD women completed their training in June. They will now receive loan with which they will get self-employed.
	Average monthly earnings of VGD members ≥ Taka 300	93% of VGD women have monthly earnings ≥ 300 on an average	Based on monitoring report



Finance of the VGD program	Budgeted for January-June'99: Tk. 22,530,483 Cumulative budget to end June'99: Tk. 129,338,535	Expenditure for January-June'99: Tk. 49,641,613 Cumulative expenditure end-June'99: Tk. 155,381,215	Budget exceeded because increased number of VGD members covered and trained.
<b>Output 7: Organization and management capacity of BRAC improved</b>	RDP planning, implementation, monitoring and evaluation increasingly based on Logical Framework	This is the case	The yearly work plan prepared with the help of Regional managers and Area managers is based on the LFA indicators.
	BRAC's Long-term Strategic Plan reviewed annually and distributed to RDP managers and supervisors, including Regional and Area personnel	To be reviewed in August '99	
	All RDP staff assessed, in relation to their job descriptions, at least annually	Assessment to occur during the second half of '99	BRAC's human resource department is preparing an appraisal format according to which staff is going to be assessed.
	RDP organizational structure reviewed annually (internally)	Reviewed during the first half of '99	As above, this review also helps in getting an insight of the program's performance. For

			example the number of Regional Managers were increased in '99 to enhance effective management capacity.
	≥ 80% Regional Offices have RDP data on their computers by end-1999	Proceeding. First 26 branches will receive computers in November, 1999	Branches will also be provided with computer facilities along with respective regional offices.
	By end-'99, Regional Managers have authority to approve disbursement per day per Area of up to Taka 250,000 in loans, and to recruit PAs without reference to headquarters	This is the case	
	By end-2000, ≥ 25% of the senior RDP positions (Regional Manager and above) filled by women	end-June'99: 13 percent	Dependent upon women moving up from lower levels of management
Finance of the BRAC's management capacity Sub-Program	Budgeted for January-June'99: Tk. 18,134,201 Cumulative budget to end June'99: Tk. 103,860,334	Expenditure for January-June'99: Tk. 19,834,791 Cumulative expenditure end-June'99: Tk. 105,560,924	On target

<b>Output 8: contribution of partner NGOs improved</b>	Each partner NGO demonstrates significant increases in: -- number of Village Organisations -- Credit activities -- Employment generation; and -- Health/Legal/Vulnerable Groups activities, consequent upon BRAC support		NGOs are being monitored. Information will be available in the second half of 1999.
Finance of Partner NGOs Sub-Program	Budgeted for January-June'99: Tk. 10,000,000 Cumulative budget to end June'99: Tk. 18,451,137	Expenditure for January-June'99: Tk. 12,700,937 Cumulative expenditure end-June'99: 21,152,074	Budget increased because of higher loan amounts disbursed and increased training costs.
<b>Activities: 1.1 The Village Organisations Sub- Programme</b>	During RDP IV, 330 Area Offices, with an average of 6,000 members, in operation	At end June '99 there were 330 area offices with an average of 7090 members	It is likely that average members per area office will continue to increase, as its mandate is to cover more poor.
1.2	≥ 75% of TG households in RDP villages are in the VO	As reported June '98. During the period of IAS II data collection, 47% of the TG households in RDP villages were BRAC group members	This figure will increase as more VOs are formed.

	1.3	2 general meetings and 1 issue based meeting each month (per VO)	This is the case					On target
	1.4	≥250,000 orientation workshops conducted during 1996-2000;	170,846 workshops conducted end June '99					On target
<b>Credit organizations Sub-Programme</b>	2.1	≥ 80% of all members contribute savings weekly	This is the case					Monitoring Report
	2.2	Aging of Principal Outstanding ≥ 92% (Zero payment missed)	Jun'98	Sept'98	Dec'98	Mar'99	Jun '99	
			91%	71%	81%	78%	84%	
	2.3	Overdue / outstanding ratio < 5%	Jun'98	Sept'98	Dec'98	Mar'99	Jun'99	The '98 floods caused a compilation in overdue causing an increase in the ratio trend. However ratio is decreasing now.
			2.5%	9.9%	9.6%	10.7%	9.0%	
		2.4	Dropout / year < 5%	During January – June '99 dropout rate was 3.6%				
	2.5	Doubtful loans < 2% of disbursement	South Shore Bank, reviewing this area, reported that BRAC had sufficient funds for doubtful loans.					BRAC sets aside Taka 3 as loan loss provision for every Taka 100 of disbursement. This fund is used for loan write-off

<b>Income and employment Sub-Program</b>	<b>3.1</b> 1,48,080 new rearers in the poultry sub-sector; 25,000 during '99	20,256 new rearers January-June '99	Due to increased geographical coverage, number of rearers has increased.
	<b>3.2</b> 93,368 new goat and cattle rearers, 9,600 during '99	14,739 new rearers during January-June '99	As above.
	<b>3.3</b> Carp / prawn polyculture in 9,065 acre water body producing 15 kg. fish / decimal / year; 1,630 acre for '99	5,469 acre water body for January - June'99,	As has already been mentioned, geographical coverage has increased and so has the number of participants. As a result increased achievement observed.
	<b>3.4</b> 1,600 nurseries will produce 10-15,000 seedlings / year / nursery worker; 400 nurseries for '99	328 nurseries during January-June '99	On target

3.5	475 MT cocoons to be produced by 10,500 rearers; 272 MT for '99	76MT during January-June '99	There was problem in importing DFLs as a result of which sufficient amount could not be imported. Moreover, production is more in the second half of the year, due to cool weather.
3.6	13,000 acres of land cultivated for vegetable; 3,000 during '99	6,716 acres cultivated during January-June '99	Increased achievement due to increased geographical coverage.
3.7	12,381 paraprofessionals working in villages; 3,877 during '99	1,050 end-June '99	On target
3.8	All new participants complete training	This is the case	
3.9	(Poultry) loan sizes are between Tk. 1,000 and Tk. 7,000	This is the case; average loan was Taka 4,800	
3.10	Income within sectors as tabulated: <b>Sector ≥ Tk. per month:</b> Fisheries 500 Poultry & Livestock 200 Sericulture 400 Social Forestry 200 Vegetables 600	Carp poly culture = Tk. 1038 Fish Nursery = Tk. 2507 Chick rearing = Tk. 590 Poultry worker = Tk. 637 Silk worm rearing = Tk. 497 Horticulture nursery = Tk. 2620 Vegetable cultivation = Tk. 1272	According to the monitoring report

3.11	By end-2000, 2 poultry farms established; 3,291,250 chicks produced in '99	2 poultry farm in operation; During January-June '99: 1,916,544chicks produced	On target
3.12	By end-2000, 2 feed mills established; 12,000 MT feed produced in '99	2 feed mills established. 4909 MT feed produced during January-June '99:	On target
3.13	By end-2000, 2 seed production centres producing a total of 497.5 MT seed	255MT seed produced during Jan – June'99	On target
3.14	By end-2000, 10 prawn hatcheries each producing 1.3 million post larvae annually; 3.44 million in '99	3 prawn hatcheries established and 2 hatcheries under construction. 0.810 million during January-June '99	Lower production due to off-season.
3.15	By end-2000, 10 silk reeling centres each producing 15 tons of raw silk	None was established during '99	Excess capacity of the existing reeling centres
3.16	by end-2000, 13 grainage centres each producing 0.4 million layings of disease free larvae annually; 2.8million in '99	9 grainages established; 0.8 million DFL produced in June '99	On target.
3.17	PSEs break even in accordance with Business Plan: Poultry farms: year 3 Feed mills: year 2	In year 3, one poultry farm produced surplus = Tk. 1.7 million In year 2, two feed mills produced surplus = Tk. 2.2 million	Two prawn hatcheries among the five hatcheries incurred loss. The silk reeling centres and



	Seed production centres: year 2 Prawn hatcheries: year 3 Silk reeling centres: Grainage centres: year 4	In year 3, three seed processing centres produced surplus = 2.9 million In year 3, 5 prawn hatcheries produced surplus = .4 million	grainage centers are yet to break even.
<b>4.1</b> <b>Law and human rights Sub-Programme</b>	≥ 500 sets of materials in use by Trainers during '99	230 sets of materials in use by trainers till June '99	Remaining 270 sets materials to be used by trainers will be distributed during the second half of '99
<b>4.2</b>	≥ 1,500 sets of materials in use by volunteers during '99	760 sets of materials in use by volunteers till '99	Remaining 240 sets of materials to be used by volunteers will be distributed during the second half of '99
<b>4.3</b>	≥ 250,000 VO members trained during '99	120,000 VO members trained till June '99	On target
<b>4.4</b>	Training modules distributed to trainers, POs, PAs and volunteers from '99	In use	Achieved
<b>4.5</b>	At least 3 Workshop for community leaders in each RDP Area annually	1817 workshops held till between Jan - June '99	Achieved

<b>Health Sub-Programme</b> 5.1	Revised health education curriculum in use by January 1999	Already prepared and supplied to the POs.	Achieved
5.2	For every four (or fewer) VOs, one Shebika diagnosing and treating common diseases		Achieved
5.3	All Shebikas have basic medicines, contraceptives, slab-ring latrines, vegetable seeds, delivery kit, soap and iodized salt to meet reasonable demand	This is the case. Newly included: BRAC saline and sanitary napkin	Achieved
5.4	By 2000, $\leq$ 20 households per working tubewell	Approximately 35 households per tubewell at end-June '99	Effort is being made towards achieving target.
5.5	By 2000, $\geq$ 900,000 slab-ring latrines installed	197,971 installed during January-June '99, cumulative 838,345 end June '99	On target
5.6	Vitamin A distributed to $\geq$ 80% of children < 6 years	Distributed to 92% during '99	Achieved
<b>Vulnerable groups Sub-Programme</b> 6.1	Over RDP IV period, $\geq$ 300,000 VGD women trained; 178,500 during '99	End-June'99: 180,914 women trained.	On target
6.2	Over RDP IV period, $\geq$ 180,000	55,738 during '98 – '99 (June)	These other activities include goat and cattle

	VGD women also trained and working in another income generating activity (other than poultry); 71,400 '98 - '99		rearing, vegetable plantation etc.
<b>BRAC's management capacity Sub-Programmes</b>	7.1 At least half the POs have > 2 years of service from 1999 onwards	66% POs have more than 2 year's of experience.	Target achieved.
	7.2 At least half of the AMs have > 4 years of service from 1999 onwards	75% AMs have more than 4 years of service.	Target achieved.
	7.3 At least half of the RMs have > 8 years of service from 1999 onwards	85% RMs have > 8 years of service.	Target achieved.
	7.4 ≥ 80% of POs receive training packages within 2 years of commencing service	This is the case.	
	7.5 By end-'99, all staff possess and understand Job descriptions, Personnel manual; Programme management manual; LFAs and clear accountability system (who	This is the case.	

	will report to whom)		
7.6	≥ 35% PAs are women from 2000	25%	Efforts are being made showing positive trends in achieving the target.
7.7	≥ 35% POs are women from 2000	22%	As above.
7.8	≥ 20% AMs are women from 2000	16%	As above.
7.9	Audit and periodical financial reports made available on time	This is the case	
7.10	BRAC senior management and donors receive accurate information in reasonable time		Being addressed
7.11	BRAC involved in joint activities with GOs and NGOs at national / regional / local levels in at least 8 sectors (health, teacher training, fisheries...)	Being achieved (Oxbow Lake Project; SLDP, Education; IGVGD; Open Water Fisheries; BINP - nutrition; Family Planning; TB...)	
7.12	Leaders of public opinion demonstrate general understanding of and positive attitude towards BRAC and its activities	Leaders are showing considerable support to BRAC's programmes.	

<b>Partner organizations Sub-Programme</b>	<b>8.1</b> 100 small NGOs working with BRAC by 2000; 30 in '99	17 NGOs selected and trained during January-June '99; total 57 NGOs working with BRAC	Of the profiles reviewed, less than 10% are usually meeting the partnership criteria. Since these criteria are not likely to be lowered, overall achievement may be less than planned
	8.2 Relevant training successfully completed by partner NGO personnel	43 staff trained: savings and credit; 23 staff trained: accounts management 30 staff trained: accounts management (Refreshers: an additional refresher course on Accounts Management provided)	
	8.3 Credit of $\geq$ Taka 25,000,000 (revolving loan fund) at end-2000	19.4 million Taka disbursed for credit upto June '99	On target

## Rural Enterprise Project

Narrative Summary	Measurable Indicators	Means of Verification	Assumptions																																																																		
Goal: Socio-economic position of participating households improved.	See RDP IV LFA	See RDP IV LFA	See RDP IV LFA																																																																		
Purpose: To investigate, test, organise, and demonstrate new or improved enterprises that are sustainable for the poor	8000 entrepreneurs provided with financial support after evaluating the prospects of the proposed project. Year wise target: <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;"></td> <td style="width: 15%;">'96</td> <td style="width: 15%;">'97</td> <td style="width: 15%;">'98</td> <td style="width: 15%;">'99</td> <td style="width: 15%;">2000</td> </tr> <tr> <td></td> <td>500</td> <td>1000</td> <td>2000</td> <td>3000</td> <td>1500</td> </tr> </table>		'96	'97	'98	'99	2000		500	1000	2000	3000	1500	<ul style="list-style-type: none"> <li>• RDP Reports</li> <li>• REP Reports</li> <li>• Management Information System</li> <li>• Monitoring</li> <li>• Evaluation</li> </ul>	<ul style="list-style-type: none"> <li>• Government and donors</li> <li>• Cooperation</li> <li>• Natural disaster</li> <li>• Political stability</li> </ul>																																																						
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Output: Select prospective projects, pilot and experiment them, and eventually hand over to RDP.	<table style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="6" style="text-align: center;">Future Plans for Ongoing Projects</td> </tr> <tr> <td></td> <td style="text-align: center;">'96</td> <td style="text-align: center;">'97</td> <td style="text-align: center;">'98</td> <td style="text-align: center;">'99</td> <td style="text-align: center;">2000</td> </tr> <tr> <td>Pilot</td> <td style="text-align: center;">11</td> <td style="text-align: center;">06</td> <td style="text-align: center;">03</td> <td style="text-align: center;">-</td> <td style="text-align: center;">-</td> </tr> <tr> <td>Experiment</td> <td style="text-align: center;">03</td> <td style="text-align: center;">-</td> <td style="text-align: center;">-</td> <td style="text-align: center;">-</td> <td style="text-align: center;">-</td> </tr> <tr> <td>Hand over</td> <td style="text-align: center;">01</td> <td style="text-align: center;">08</td> <td style="text-align: center;">03</td> <td style="text-align: center;">03</td> <td style="text-align: center;">-</td> </tr> <tr> <td colspan="6" style="text-align: center;">Future Projects:</td> </tr> <tr> <td></td> <td style="text-align: center;">'96</td> <td style="text-align: center;">'97</td> <td style="text-align: center;">'98</td> <td style="text-align: center;">'99</td> <td style="text-align: center;">2000</td> </tr> <tr> <td>Pilot</td> <td style="text-align: center;">-</td> <td style="text-align: center;">07</td> <td style="text-align: center;">04</td> <td style="text-align: center;">10</td> <td style="text-align: center;">10</td> </tr> <tr> <td>Experiment</td> <td style="text-align: center;">11</td> <td style="text-align: center;">11</td> <td style="text-align: center;">12</td> <td style="text-align: center;">07</td> <td style="text-align: center;">09</td> </tr> <tr> <td>Handover</td> <td style="text-align: center;">-</td> <td style="text-align: center;">-</td> <td style="text-align: center;">07</td> <td style="text-align: center;">02</td> <td style="text-align: center;">02</td> </tr> <tr> <td>Abandon</td> <td style="text-align: center;">01</td> <td></td> <td></td> <td></td> <td></td> </tr> </table>	Future Plans for Ongoing Projects							'96	'97	'98	'99	2000	Pilot	11	06	03	-	-	Experiment	03	-	-	-	-	Hand over	01	08	03	03	-	Future Projects:							'96	'97	'98	'99	2000	Pilot	-	07	04	10	10	Experiment	11	11	12	07	09	Handover	-	-	07	02	02	Abandon	01					<ul style="list-style-type: none"> <li>• RDP Reports</li> <li>• REP Reports</li> <li>• Management Information System</li> <li>• Monitoring</li> <li>• Evaluation</li> </ul>	<ul style="list-style-type: none"> <li>• Government and donors</li> <li>• Cooperation</li> <li>• Natural disaster</li> <li>• Political stability</li> </ul>
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Narrative Summary	Verifiable Indicators					Means of Verification	Assumptions
<b>Activities:</b> <b>Ongoing projects:</b>							
	'96	'97	'98	'99	2000		
1. Apiculture (Boxes)	P	H					
2. Brickfield	P	H					
3. Carpentry W/S	E	P		H			
4. Mechanical W/S	E	P		H		<ul style="list-style-type: none"> <li>• RDP Reports</li> <li>• REP Reports</li> <li>• Management Information System</li> <li>• Monitoring</li> <li>• Evaluation</li> </ul>	<ul style="list-style-type: none"> <li>• Government and donors</li> <li>• Cooperation</li> <li>• Natural disaster</li> <li>• Political stability</li> </ul>
5. Godown	P		H				
6. Agroforestry (Acre)	P		H				
7. Vegetable Seed Production	P	H					
8. Prawn Hatchery (Acre)	P	H					
9. Silk Weaving (Weaver)	P	H					
10. Silk Reeling (Basin)	P		H				
11. Endi Project (Wheels)	H						
12. Incubator	E	H					
13. Grafting Nursery	P	P		H			
14. Restaurant	P	H					
15. Grocery	P	H					



<b>Future Projects:</b>							
16.	Vegetable Transportation & Marketing			E			P
17.	Ball Pen Factory				E		
18.	Ice Factory			E			
19.	Spices Factory						E
20.	Cotton Plantation						E
21.	Mini Store (Cold & Normal)						E
22.	Soya Bean Plantation Processing & Oil			E			
23.	Lemon Cultivation		E			P	
24.	Poultry Feed						E
25.	Shonpatri					E	
26.	Hardware Factory	E	P	H			
27.	Wooden Toys	E	P	H			
28.	Supplier Of Grocery Store	E	P	H			
29.	Candle Factory	E	P	H			
30.	Chalk Factory	E	P	H			
31.	Tempo		E			P	H

34. Silk Twisting			E	P		
35. Charcoal Making	E	P	H			
36. Broiler (Poultry)	E	P	H			
37. Mixed Silk		E		P		
38. Treadle Pump Manufacturing		E		P		
39. Rice Seed Production		E		P		
40. Orange Grafting	E		P	P		
41. Tissue Culture		E		P		
42. Binding Factory		E		P		
43. Tannery	E		P		H	
44. Sandal Factory (Sponge)	E		P	H		
45. Bush Plantation (Mulberry)	E		P	H		
46. Dyeing (Silk & Cotton)						
47. Cotton Weaving (BRAC Check)						

### Micro Enterprise Lending Assistance

Narrative Summary	Measurable indicators	Means of Verification	Assumptions																														
<p><u>Goal:</u> Socio-economic position of participating households improved.</p>	See RDP IV LFA	See RDP IV LFA	See RDP IV LFA																														
<p><u>Purpose:</u> To give financial support to entrepreneurs of the community who have difficulty getting bank loans.</p>	<p>Tk ----- million disbursed by Year 2000</p> <p>Yearwise Target (millions of Taka)</p> <table data-bbox="707 784 1324 849"> <tr> <td>1996</td> <td>1997</td> <td>1998</td> <td>1999</td> <td>2000</td> </tr> <tr> <td>-----</td> <td>-----</td> <td>-----</td> <td>-----</td> <td>-----</td> </tr> </table> <p>Total number of loans disbursed</p> <p>Yearwise Target</p> <table data-bbox="707 967 1324 1032"> <tr> <td>1996</td> <td>1997</td> <td>1998</td> <td>1999</td> <td>2000</td> </tr> <tr> <td>-----</td> <td>-----</td> <td>-----</td> <td>-----</td> <td>-----</td> </tr> </table> <p>Average loan size:</p> <table data-bbox="707 1097 1324 1162"> <tr> <td>1996</td> <td>1997</td> <td>1998</td> <td>1999</td> <td>2000</td> </tr> <tr> <td>-----</td> <td>-----</td> <td>-----</td> <td>-----</td> <td>-----</td> </tr> </table> <p>OTR:</p>	1996	1997	1998	1999	2000	-----	-----	-----	-----	-----	1996	1997	1998	1999	2000	-----	-----	-----	-----	-----	1996	1997	1998	1999	2000	-----	-----	-----	-----	-----	<ul style="list-style-type: none"> <li>- Analysis of credit performance.</li> <li>- Trend and ratio analysis on key indicators.</li> <li>- Management information system.</li> <li>- Analysis of financial reports.</li> <li>- Monitorin.</li> <li>- Evaluation.</li> </ul>	<ul style="list-style-type: none"> <li>- Govt. and donors co-operation.</li> <li>- Natural disaster.</li> <li>- Political stability.</li> </ul>
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<p>Outputs:</p> <p>1. Entrepreneur coverage through Area Offices (AO)</p>	<p>1.1 MELA programme extended to ----- area offices (AOs).</p> <p>1.2 MELA loans extended to ----- entrepreneurs</p>	<ul style="list-style-type: none"> <li>- Analysis of credit reports.</li> <li>- Monitoring.</li> <li>- Analysis of MIS reports.</li> <li>- Analysis of financial statements.</li> <li>- Trend and ratio analysis of key indicators.</li> <li>- Short study on credit performance.</li> </ul>	<p>As above</p>
<p>2. MELA loan management system</p>	<p>2.1 Monthly repayment system functioning.</p> <p>2.2 Overdue /outstanding ratio &lt; 5%</p> <p>2.3 Monthly credit performance report maintained in AO.</p> <p>2.4 --- % on time recovery.</p> <p>2.7 Default loan must be covered by LLR LLR</p>	<p>Same as above</p>	<p>As above</p>

**Activities:**

1.1 Mela programme extended in AO

1.2 Selection of entrepreneurs by staff.

1.3 Loans given to entrepreneurs.

1.4 Monitoring of Mela loans in AO.

2.1 Mela programme started in AO

2.2 Recruitment of staff and training.

2.3 Extension of loan and monitoring system.

## Micro Enterprise Lending Assistance

Narrative Summary	Measurable indicators	Means of Verification	Assumptions
<u>Goal:</u> Socio-economic position of participating households improved.	See RDP IV LFA	See RDP IV LFA	See RDP IV LFA
<u>Purpose:</u> To give financial support to entrepreneurs of the community who have difficulty getting bank loans.	Tk ----- million disbursed by Year 2000 Yearwise Target (millions of Taka) 1996    1997    1998    1999    2000 ----- Total number of loans disbursed Yearwise Target 1996    1997    1998    1999    2000 ----- Average loan size: 1996    1997    1998    1999    2000 ----- OTR:	<ul style="list-style-type: none"> <li>- Analysis of credit performance.</li> <li>- Trend and ratio analysis on key indicators.</li> <li>- Management information system.</li> <li>- Analysis of financial reports.</li> <li>- Monitorin.</li> <li>- Evaluation.</li> </ul>	<ul style="list-style-type: none"> <li>- Govt. and donors co-operation.</li> <li>- Natural disaster.</li> <li>- Political stability.</li> </ul>

<p>Outputs:</p> <p>1. Entrepreneur coverage through Area Offices (AO)</p>	<p>1.1 MELA programme extended to ----- area offices (AOs).</p> <p>1.2 MELA loans extended to ----- entrepreneurs</p>	<ul style="list-style-type: none"> <li>- Analysis of credit reports.</li> <li>- Monitoring.</li> <li>- Analysis of MIS reports.</li> <li>- Analysis of financial statements.</li> <li>- Trend and ratio analysis of key indicators.</li> <li>- Short study on credit performance.</li> </ul>	<p>As above</p>
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1.1 Mela programme extended in AO

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2.2 Recruitment of staff and training.

2.3 Extension of loan and monitoring system.

Narrative Summary	Agreed Indicators	Achievement to end -June 1999
Programme - level finance	Budget for January - June 99 443,087,314 Cumulative budget to end -June 99 2,174,073,899	Expenditure for January - June 99 489,773,118 Cum. Expenditure to end -June 99 2,087,609,873
Output - 1 Finance of the Village Organisations Sub - Programme	Budget for January - June 99 47,966,451 Cumulative budget to end -June 99 552,424,319	Expenditure for January - June 99 64,917,149 Cum. Expenditure to end -June 99 569,375,017
Output - 2 Finance of the Credit Sub - Programme	Budget for January - June 99 91,958,357 Cumulative budget to end -June 99 1,712,879,264	Expenditure for January - June 99 104,343,151 Cum. Expenditure to end -June 99 1,725,264,058
Output - 3 Finance of the Employment and income generation Sub - Programme	Budget for January - June 99 144,555,525 Cumulative budget to end -June 99 876,340,021	Expenditure for January - June 99 126,335,136 Cum. Expenditure to end -June 99 856,448,282
Output - 4 Finance of the Human Rights and Law Sub - Programme	Budget for January - June 99 23,579,084 Cumulative budget to end -June 99 135,958,858	Expenditure for January - June 99 40,682,589 Cum. Expenditure to end -June 99 153,062,363
Output - 5 Finance of the Health Sub - Programme	Budget for January - June 99 34,388,338 Cumulative budget to end -June 99 197,195,223	Expenditure for January - June 99 51,389,676 Cum. Expenditure to end -June 99 214,196,561
Output - 6 Finance of the VGD Sub - Programme	Budget for January - June 99 22,530,483 Cumulative budget to end -June 99 129,338,535	Expenditure for January - June 99 49,641,613 Cum. Expenditure to end -June 99 155,381,215
Output - 7 Finance of the BRAC's management capacity Sub - Programme	Budget for January - June 99 18,134,201 Cumulative budget to end -June 99 103,860,334	Expenditure for January - June 99 19,834,791 Cum. Expenditure to end -June 99 105,560,924
Output - 8 Finance of the Partner NGO's Sub - Programme	Budget for January - June 99 10,000,000 Cumulative budget to end -June 99 18,451,137	Expenditure for January - June 99 12,700,937 Cum. Expenditure to end -June 99 21,152,074

Details Financial Report of  
Rural Development Programme Phase IV  
As of June 1999

Budget		Actual	
January 99 to June 99	January 96 to June 99	January 99 to June 99	January 96 to June 99
1	2	3	4

Output 1-level Financing :

I. ORGANISATION DEVELOPMENT & CREDIT PROGRAM

1.1 Organisation Development

1.1.1 VO Workshop	3,583,125	11,558,215	8,355,321	16,330,411
1.1.2 Educational Materials	0	467,991	66,241	534,232
1.1.3 H O Logistic & Management Support	358,313	1,202,621	842,156	1,886,464

Total of 1.1 3,941,438 13,228,827 9,263,718 18,551,107

1.2 Branch Operating Cost

1.2.1 Salaries & Benefits of Manager	3,224,813	43,755,060	3,392,047	43,922,294
1.2.2 Salaries & Benefits of PO (Pr)	3,869,775	32,836,592	5,245,220	34,212,037
1.2.3 Salaries & Benefits of PO (Cr)	3,869,775	33,468,021	8,606,020	38,204,266
1.2.4 Salaries & Benefits of PO (A/c)	2,149,875	25,018,702	2,014,732	24,883,559
1.2.5 Salaries & Benefits of PA	12,899,250	176,354,443	17,154,820	180,610,013
1.2.6 Salaries & Benefits of Cook	859,950	10,022,245	772,889	9,935,184
1.2.6 Travelling and transportation	5,224,197	55,464,108	3,796,468	54,036,379
1.2.7 Rent	1,587,600	14,824,185	1,475,290	14,711,875
1.2.8 Utilities	644,963	9,391,370	571,023	9,317,430
1.2.9 Office Stationery	859,950	21,132,749	1878,666	19,394,133
1.2.10 Maintenance	429,975	8,623,337	720,349	8,913,711
1.2.11 General Expenses	844,963	10,852,876	858,052	11,065,765
1.2.12 H O logistics and Management Support	3,626,509	42,997,200	4,372,824	43,743,515

Total of 1.2 39,891,595 484,740,688 48,101,068 492,950,181

1.3 Regional Office Operating Cost

1.3.1 Salaries of RM	694,575	8,287,866	1,331,051	8,924,342
1.3.2 Salaries of PO (A/C)	555,660	4,110,302	1,039,107	4,593,749
1.3.3 Salaries of Monitor	833,490	10,137,596	1,967,432	11,271,538
1.3.4 Salaries of Computer Operator	347,288	347,288	0	0
1.3.5 Salaries of Office Assett	138,915	2,484,045	482,935	2,828,065
1.3.6 Salaries of Cook	92,610	1,186,724	235,578	1,329,692
1.3.7 Travelling and transportation	770,979	10,019,385	(143,989)	9,104,417
1.3.8 Rent	0	5,123,100	330,202	5,453,302
1.3.9 Utilities	138,915	3,875,931	631,615	4,368,631
1.3.10 Office Stationery	46,305	746,584	152,541	852,820
1.3.11 Maintenance	69,458	1,974,929	219,249	2,124,720
1.3.12 General Expenses	69,458	1,676,354	620,064	2,226,960
1.3.13 H O logistics and Management Support	375,765	4,484,700	686,578	4,795,513

Total of 1.3 4,133,418 54,454,804 7,552,363 57,873,749

Total of Output 1 47,966,451 552,424,319 64,917,149 569,375,017

Output -2 level Financing :

1.5 Loan Fund Requirement

1.5.1 Loan to VO members

1.5.1.1 Closing Loan outstanding	661,139,000	661,139,000	497,743,553	497,743,553
	525,892,500	1,216,715,097	687,389,901	1,378,212,498
1.5.1.2 Opening Loan outstanding	1,107,573,143	220,472,006	1,107,573,143	220,472,006

Total of 1.5.1 78,458,357 1,657,382,091 77,560,311 1,655,484,045

1.5.2 Enterprise Loan

1.5.2.1 Closing Loan outstanding	12,500,000	55,497,173	26,782,840	69,780,013
1.5.2.2 Opening Loan outstanding	0	0	0	0
Total of 1.5.2	12,500,000	55,497,173	26,782,840	69,780,013

Total Output 2 91,958,357 1,712,879,264 104,343,151 1,725,264,058

Budget		Actual	
January 99 to June 99	January 96 to June 99	January 99 to June 99	January 96 to June 99
1	2	3	4

Output -3 level Financing :

II.EMPLOYMENT AND INCOME GENERATION

2.1 Poultry and Livestock				
2.1.1.Salary of PO Hatchery	257,985	6,597,610	561,389	6,901,014
2.1.2.Salary of PO	1,418,918	12,213,592	(3,562,561)	7,232,113
2.1.3.Travelling & transportation	603,071	7,595,914	1,021,168	8,114,011
2.1.5.Program Assistant salary	11,184,125	79,168,193	(6,626,261)	61,357,807
2.1.7.Travelling & transportation	843,413	8,147,628	1,009,336	8,313,551
2.1.8.Poultry Worker training	272,869	4,641,075	2,154,673	6,522,879
2.1.9.Key rearer training	1,283,594	6,630,392	2,073,962	7,420,760
2.1.10 Chick rearer training	331,525	2,934,204	932,003	3,534,882
2.1.11 Poultry feed producer training	0	252,795	544,211	797,006
2.1.12 Pravat training	744,188	4,361,569	240,388	3,857,769
2.1.13 Cow rearer training	238,140	2,096,763	107,147	1,965,770
2.1.14 Goat rearer training	238,140	1,524,699	(22,659)	1,263,900
2.1.15 Calf rearer training	25,000	101,017	68,076	144,093
2.1.16 AI worker training	148,838	574,403	230,969	656,534
2.1.17 Cattle Feed Producer training	25,000	105,810	34,756	115,566
2.1.18 Pullet rearer training	50,000	455,353	14,986	420,339
2.1.19 Model rearer training	50,000	747,112	38,915	736,027
2.1.20 Hatchery training	50,000	1,228,038	(133,412)	1,044,626
2.1.21.Poultry Worker refresher	136,435	1,217,484	437,309	1,518,358
2.1.22 Chick rearer refresher	23,153	379,689	92,685	449,221
2.1.23 Pravat refresher	55,125	384,854	27,180	356,909
2.1.24 Cow rearer refresher	52,920	496,135	104,778	547,993
2.1.25 Goat rearer refresher	52,920	594,062	(68,485)	472,657
2.1.26 Calf rearer refresher	0	89,624	(51,617)	38,007
2.1.27 AI worker refresher	22,050	53,045	24,259	55,254
2.1.28 Cattle Feed Producer refresher	0	17,201	(1,267)	15,914
2.1.29.Experimental project materials	750,000	3,159,921	1,884,886	4,294,807
2.1.30 Motor Cycle	253,250	1,228,750	141,500	1,117,000
2.1.31 Feed Mill	1,400,000	20,099,713	8,013,861	26,713,574
2.1.32 Poultry Farm	0	76,774,500	1,913,824	78,688,324
2.1.33.H O Logistics and Management Support	2,157,176	24,267,593	1,106,726	23,217,143
<b>Total of 2.1</b>	<b>22,567,835</b>	<b>268,138,738</b>	<b>12,312,705</b>	<b>257,883,608</b>
2.2 Fisheries				
2.2.1.Salary of PO	1,289,925	7,767,050	1,175,558	7,652,683
2.2.2.Travelling and transportation	386,978	3,857,658	669,931	4,135,611
2.2.4.Program Assistant Salary	8,136,450	42,558,831	9,667,237	44,089,618
2.2.6.Travelling and transportation	813,645	4,626,585	683,212	4,496,152
2.2.7.Carp Polyculture training	1,033,594	4,982,114	1,135,856	5,084,376
2.2.8.Sarputi culture training	316,969	1,297,185	182,007	1,162,223
2.2.9.Carp Nursery training	496,125	2,970,143	907,886	3,381,904
2.2.10.Small hatchery training	33,075	441,594	127,547	536,066
2.2.11.Baor management training	0	91,944	(654,198)	(562,254)
2.2.12.Materials Development & supp	1,653,750	2,368,780	99,275	814,305
2.2.13 Experimental and development	1,378,126	4,239,065	(174,151)	2,686,789
2.2.14 Motor cycle	0	2,499,227	86,858	2,586,085
2.2.15 Revolving fund	1,791,563	4,057,316	2,591,455	4,857,208
2.2.16 Prawn Hatchery Development	3,950,500	9,430,957	6,355,595	11,836,052
2.2.17 H O Logistics and Management Support	2,215,284	9,042,196	2,361,065	9,187,977
<b>Total of 2.2</b>	<b>23,495,983</b>	<b>100,225,645</b>	<b>25,215,133</b>	<b>101,944,795</b>
2.3. Social Forestry				
2.3.1.Salary of RPO	1,488,375	6,319,708	877,170	5,708,503
2.3.2.Travelling and transportation	446,513	2,038,787	293,282	1,885,556
2.3.4.Program Assistant Salary	6,159,700	21,582,578	6,696,044	22,118,922
2.3.5.Travelling and transportation	515,970	1,776,733	83,873	1,344,636

	Budget		Actual	
	January 99 to June 99	January 96 to June 99	January 99 to June 99	January 96 to June 99
	1	2	3	4
2.3.7.Training of Nursery worker	132,300	1,056,502	423,702	1,347,904
2.3.8.Training of Agroforestry Farmer	206,719	802,445	(44,358)	551,368
2.3.9.Grafting nursery	35,832	136,852	34,722	135,742
2.3.10 Salary of Plantation Worker	330,750	3,029,099	89,811	2,788,160
2.3.11 Mother tree preservation centre	0	3,515,912	3,357,447	6,873,359
2.3.12 Revolving fund	275,625	4,364,083	437,317	4,525,775
2.3.13 Motor cycle	321,450	1,681,467	(2,893)	1,357,124
2.3.14 H O Logistics and Management Support	957,804	4,658,202	1,195,783	4,896,181
<b>Total of 2.3</b>	<b>9,871,038</b>	<b>50,962,368</b>	<b>12,441,900</b>	<b>53,533,230</b>
<b>2.4. Sericulture and Silk Development</b>				
2.4.1 Salary of RPO	1,418,918	7,925,581	456,247	6,962,910
2.4.2 Salary of Rearing Manager	128,993	1,225,410	439,977	1,536,394
2.4.3 Salary of PO	436,590	3,795,114	222,614	3,581,138
2.4.4 Salary of Grainage Asstt	254,678	708,293	76,991	530,606
2.4.5.Travelling and transportation	671,754	5,092,583	401,465	4,822,294
2.4.7.Program Assistant Salary	5,457,375	30,982,189	5,403,994	30,928,808
2.4.8.Travelling and transportation	545,738	4,214,772	420,098	4,089,132
2.4.10.Training of Prograsive Silk Farmer	1,947,625	7,780,883	702,852	6,536,110
2.4.11.Training of Chowki rearer	115,763	5,389,088	203,536	5,476,861
2.4.12.Training of Silk worm rearer	36,875	6,895,877	141,346	7,000,148
2.4.13.Training of Reeling worker	551,250	1,760,847	882,847	1,892,444
2.4.14.Training to abroad	115,763	465,434	56,096	405,767
2.4.15 Consultancy	0	891,038	(166,123)	724,915
2.4.16 Research and development	1,102,500	7,034,861	(33,770)	5,898,591
2.4.17 Sericulture Resource Centre	1,403,750	16,312,516	113,504	15,022,270
2.4.18 Chowki Rearing Centre	6,177,600	9,996,064	11,264	3,829,728
2.4.19 Grainage Centre	8,000,000	64,003,416	13,241,287	69,244,703
2.4.20 Reeling Unit	11,652,000	24,037,523	457,561	12,843,084
2.4.21 Tree maintenance	2,000,000	26,759,883	864,104	25,623,987
2.4.22 HO Logistic & Management Support	1,833,223	12,940,638	1,055,533	12,162,948
<b>Total of 2.4</b>	<b>43,850,395</b>	<b>238,211,810</b>	<b>24,751,423</b>	<b>219,112,838</b>
<b>2.5. Rural Enterprise and Craft Development:</b>				
2.5.1.Salaries and benefits	859,950	5,417,856	1,296,545	5,854,451
2.5.2.Travelling & Transportation	257,985	1,826,723	566,373	2,135,111
2.5.4 Program Assistant Salary	793,800	5,265,229	1,672,057	6,143,486
2.5.5.Travelling & Transportation	79,380	712,610	162,635	795,865
2.5.7 Consultant	826,875	2,655,636	529,011	2,357,772
2.5.8 Training to VO members	445,625	1,565,765	526,894	1,646,834
2.5.9.Rural craft and other training	1,929,375	4,670,836	(779,121)	1,962,340
2.5.10 Training Supplies	794,688	1,662,359	97,265	964,836
2.5.11 Experimental Project Cost	7,834,500	27,603,907	714,925	20,484,332
2.5.12 Work Place for Rural Craft Centre	5,243,500	27,231,561	13,367,937	35,355,998
2.5.13 Motor cycle	382,500	1,307,500	19,000	944,000
2.5.14 H O Logistics and management Support	1,923,106	8,040,743	1,840,749	7,958,386
<b>Total of 2.5</b>	<b>21,371,284</b>	<b>87,960,725</b>	<b>20,014,070</b>	<b>86,603,511</b>
<b>2.6. Horticulture &amp; Vegetable Program:</b>				
2.6.1.Salaries and benefits	1,539,925	9,735,791	1,990,213	10,186,079
2.6.2.Travelling & Transportation	636,978	4,393,557	846,564	4,603,143
2.6.4.Salaries and benefits of PA	5,615,800	41,878,019	7,963,970	44,246,089
2.6.5.Travelling & Transportation	686,590	4,607,471	748,070	4,668,951
2.6.7.Farmers Training	746,125	5,013,889	1,197,579	5,465,343
2.6.8.Training for crop diversification	382,300	738,108	163,387	519,195
2.6.9.Training for Fodder Crop	88,200	170,830	33,160	115,790
2.6.10.Training for Seed Producer	119,070	344,464	84,337	309,731
2.6.11 Research and Development	0	4,977,659	0	3,306,309
2.6.12 Motor cycle	488,125	3,023,995	(685)	2,535,185
2.6.13 Seed Production Centre	6,269,000	25,700,509	8,692,377	28,123,885

Budget		Actual	
January 99 to June 99	January 96 to June 99	January 99 to June 99	January 96 to June 99
1	2	3	4

2.6.14 HO Logistic & Management Support	1,890,915	10,371,254	2,292,066	10,772,405
<b>Total 2.6</b>	<b>18,463,128</b>	<b>110,955,546</b>	<b>24,031,038</b>	<b>114,852,106</b>
<b>2.7 Market development Unit</b>				
2.7.1.Salary of Marketing Manager	132,300	486,414	149,833	503,947
2.7.2.Salary of Designer	356,840	375,710	812	19,682
2.7.3.Salary of Sr. Marketing Officer	833,860	1,278,358	79,570	522,068
2.7.4.Salary of Marketing Officer	1,111,320	4,755,543	2,214,215	5,858,438
2.7.5.Salary of Market Researcher	463,050	929,653	85	466,668
2.7.7.Training and development	389,737	398,385	0	8,648
2.7.8.International Consultant	275,625	275,625	0	0
2.7.9.Local Consultant	99,225	404,955	503,388	809,118
2.7.10.Foreign travel cost	468,563	468,563	233,211	233,211
2.7.11.Training expenses	661,500	693,532	1,278	33,310
2.7.12.Working capital	5,500,000	14,441,386	4,076,319	13,017,705
2.7.13.HO logistics and management support	996,123	2,423,440	333,006	1,760,323
2.7.14.Trading Income	(6,352,281)	(7,044,375)	(22,830)	(714,924)
<b>Total of 2.7</b>	<b>-4,935,862</b>	<b>19,885,189</b>	<b>7,568,867</b>	<b>22,518,194</b>
<b>Total Output 3</b>	<b>144,555,525</b>	<b>876,340,021</b>	<b>126,335,136</b>	<b>856,448,262</b>
<b>Output -4 level Financing :</b>				
<b>3.1. Human Rights and Legal Education</b>				
3.1.1.Salary of ZPO	952,560	5,388,096	670,569	5,106,105
3.1.2.Salary of RPO	1,418,918	9,252,660	1,724,523	9,558,265
3.1.3.Travelling & Transportation	711,444	5,563,269	1,047,607	5,899,432
3.1.5.Program Assistant Salary	6,548,850	49,737,178	21,944,688	65,133,016
3.1.6.Travelling & Transportation	654,885	5,062,175	970,056	5,377,346
3.1.8.Specialised Training of PA	654,885	2,583,771	246,890	2,175,776
3.1.9.Paralegal Teachers Training	723,516	10,106,734	3,225,350	12,608,568
3.1.10.Refresher of Paralegal Teachers	57,882	3,570,653	1,523,245	5,036,016
3.1.11.Education Materials	192,938	2,508,187	1,614,030	3,929,279
3.1.12.Legal awareness workshop for Com. leader	2,894,063	11,637,327	2,229,806	10,973,070
3.1.13.Honorarium to Teacher	2,480,625	8,528,622	969,385	7,017,362
3.1.14.Motor Cycle	1,780,500	4,499,265	17,411	2,736,176
3.1.15.New Inovative Training Methodology	2,594,500	5,079,682	604,155	3,089,337
3.1.16.HO Logistics & management support	1,913,518	12,441,239	3,894,894	14,422,615
<b>Total Output 4</b>	<b>23,579,084</b>	<b>135,958,858</b>	<b>40,682,589</b>	<b>153,062,363</b>
<b>Output -5 level Financing :</b>				
<b>3.2. Essential Health Care:</b>				
3.2.1.Salary of RPO	1,228,500	8,253,526	1,519,738	8,544,764
3.2.2.Salary of PO	6,945,760	31,371,764	5,104,811	29,530,825
3.2.3.Travelling & Transportation	2,452,275	12,170,659	1,868,846	11,587,230
3.2.5.Program Assistant Salary	11,609,325	78,896,098	26,850,208	94,136,981
3.2.6.Travelling & Transportation	1,180,933	7,049,426	1,102,231	6,990,724
3.2.8.Health awareness training to SS	0	7,529,520	2,908,458	10,437,978
3.2.9.Refresher of SS	1,857,492	6,801,569	1,402,184	6,346,261
3.2.10.Health Education Materials	0	5,550,754	1,082,762	6,633,516
3.2.11.Revolving fund for Drug	1,881,000	11,077,042	4,412,067	13,608,109
3.2.12.Motor Cycle	3,947,000	10,296,456	306,148	6,655,604
3.2.13.HO Logistics & management support	3,306,063	18,198,409	4,832,223	19,724,569
<b>Total Output 5</b>	<b>34,388,338</b>	<b>197,195,223</b>	<b>51,389,676</b>	<b>214,196,561</b>
<b>Output -6 level financing :</b>				
<b>4.1. Vulnerable Group Development Program</b>				
4.1.1.Salary of Sr. AM	178,605	2,424,727	536,829	2,782,951



	Budget		Actual	
	January 99 to June 99	January 96 to June 99	January 99 to June 99	January 96 to June 99
	1	2	3	4
4.1.2.Salary of Thana PO	4'604'040	21'062'261	10'591'717	27'049'938
4.1.3.Salary of trainer	11'529'945	58'157'801	25'334'578	71'962'434
4.1.4.Salary of Cook	0	1'893'607	477'785	2'371'392
4.1.5.Travelling and Transportation	1'434'794	10'391'729	3'713'225	12'670'160
4.1.7.Training supplies to VGD card holders	1'378'125	8'551'416	4'207'017	11'380'308
4.1.8.Stationeries & supplies	383'670	2'354'375	173'005	2'143'710
4.1.9.Rent & Utilities	396'900	5'785'027	785'677	6'173'804
4.1.10.General Exp. & Maintenance	330'750	2'436'767	243'657	2'349'674
4.1.11.Capital Expenditure			0	0
4.1.11.1 Furniture & fixtures	0	1'138'726	(814'577)	324'149
4.1.11.2 Motorcycle	0	3'336'110	(182'500)	2'085'160
4.1.12 H.O. Logistics & Management support	2'293'654	11'805'989	4'575'200	14'087'535
<b>Total Output 6</b>	<b>22'530'483</b>	<b>129'338'535</b>	<b>49'641'613</b>	<b>155'381'215</b>
<b>Output -7 level financing :</b>				
1. Research and Evaluation	3'750'000	28'744'417	3'131'760	28'126'177
2. Staff Training and Development				
2.1. Branch and Regional Office	4'108'342	27'051'333	7'337'033	30'280'024
2.2. Branch and Regional office	410'834	2'705'133	733'703	3'028'002
2.3. Poultry and livestock	167'691	3'377'283	(838'721)	2'370'871
2.4. Poultry and livestock	993'413	4'618'547	663'840	4'288'974
2.5. Fisheries	128'993	1'334'239	432'177	1'637'423
2.6. Fisheries	938'645	2'987'590	324'412	2'373'357
2.7 Social forestry	148'838	1'008'101	420'435	1'279'698
2.8 Social forestry	515'970	1'638'056	291'284	1'413'370
2.9 Sericulture and silk development	223'918	2'596'155	397'591	2'769'828
2.10 Sericulture and silk development	545'738	1'917'612	160'698	1'532'572
2.11 .Rural enterprise and craft development	85'995	719'070	191'838	824'913
2.12 .Rural enterprise and craft development	79'380	150'873	42'322	113'815
2.13 Horticulture and vegetable	128'993	1'665'745	601'875	2'138'627
2.14 Horticulture and vegetable	536'590	1'471'060	579'816	1'514'286
2.15 Market development	869'211	1'058'400	148'965	338'154
2.16 Human rights and legal education	237'148	3'197'785	1'584'608	4'545'245
2.17 Human rights and legal education	654'885	3'604'590	1'180'793	4'130'498
2.18 Essential health care	817'425	2'707'617	1'065'636	2'955'828
2.19 Essential health care	1'160'933	3'858'032	699'145	3'396'244
2.20 VGDP	1'631'259	7'448'696	685'581	6'503'018
<b>Total Output 7</b>	<b>18'134'201</b>	<b>103'860'334</b>	<b>19'834'791</b>	<b>105'560'924</b>
<b>Output -8 level financing :</b>				
4.2. Assistance to Small NGO				
4.2.1 Assistance to Small NGOs	10'000'000	18'451'137	12'700'937	21'152'074
<b>Total Output 8</b>	<b>10'000'000</b>	<b>18'451'137</b>	<b>12'700'937</b>	<b>21'152'074</b>
<b>9 Environment Development Program</b>				
3.3. Environment Development Program :				
3.3.1 Rural Sanitation Centre	2'205'000	16'799'859	3'801'179	18'396'038
3.3.2 Environment Awareness Training	2'033'250	2'352'572	149'256	468'578
3.3.3 Experimental cost of solar energy	1'250'000	4'288'487	86'240	3'124'727
<b>Total 9</b>	<b>5'488'250</b>	<b>23'440'918</b>	<b>4'036'675</b>	<b>21'989'343</b>
<b>10 Capital investment</b>				
<b>VI Capital Investment</b>				
6.1. Branch Office				
6.1.1.land and Building	28'940'625	239'320'115	12'244'378	222'623'868
6.1.3.Motor Cycle	0	17'439'270	481'872	17'921'142
6.1.4.Furniture and equipments	771'750	17'648'491	2'467'312	19'344'053
6.1.5 Computer	0	0	0	0
<b>Total of 6.1</b>	<b>29'712'375</b>	<b>274'407'876</b>	<b>15'193'562</b>	<b>259'889'063</b>

	Budget		Actual	
	January 99 to June 99	January 96 to June 99	January 99 to June 99	January 96 to June 99
	1	2	3	4
6.2. Regional Office				
6.2.1. Vehicle	1'323'000	15'452'000	0	14'129'000
6.2.2. Furniture and Fixture	0	1'940'622	445'878	2'386'500
6.2.3 Computer	0	0	0	0
Total of 6.2	1'323'000	17'392'622	445'878	16'515'500
6.3 Head Office				
6.3.1. Vehicle	1'653'750	21'778'996	0	20'125'246
6.3.2. Computer and Equipment	11'797'500	21'306'070	251'960	9'760'530
Total of 6.3	13'451'250	43'085'066	251'960	29'885'776
Total of 10	44'486'625	334'885'564	15'891'400	306'290'339
<b>Total Project Cost</b>	<b>443'087'314</b>	<b>4'084'774'173</b>	<b>489'773'118</b>	<b>4'128'720'177</b>
VII. Project Income				
7.1. Interest Income on Loan				
7.1.1 Interest Income (General+ Housing)	61'891'594	676'482'224	44'864'867	659'455'497
7.1.2 Loan loss provision	(29'400'000)	(157'244'589)	(18'206'511)	(146'051'100)
7.1.3 Interest on deficit balance	0	(15'231'353)	0	(15'231'353)
Total of 7.1	32'491'594	504'006'282	26'658'356	498'173'044
7.2. Service Charge Realised				
7.2.1 Poultry and Livestock	6'914'250	35'201'094	2'567'333	30'854'177
7.2.2 Fisheries	4'181'760	21'564'903	3'722'273	21'105'416
7.2.3 Social Forestry	546'750	3'477'077	631'517	3'561'844
7.2.4 Sericulture and Silk development	2'600'000	10'730'012	765'085	8'895'097
7.2.5 Rural Enterprise Program	0	1'289'345	455'346	1'744'691
7.2.6 Horticulture and Vegetable	4'466'250	22'790'140	4'093'646	22'417'536
7.2.7 Vulnerable group development program	0	723'072	(39'834)	683'238
7.2.8 Essential Health care	0	5'994'394	2'022'077	8'016'471
Total of 7.2	18'709'010	101'770'037	14'217'443	97'278'470
7.3. RCP Financing				
7.3.1 Loan fund transferred to RCP	375'637'500	1'231'656'553	515'542'426	1'371'561'479
7.3.2 Assets transferred to RCP	9'937'500	44'389'159	16'114'190	50'565'849
7.3.3 Lease value of RCP branches	5'655'000	16'715'541	3'525'610	14'586'151
Total of 7.3	391'230'000	1'292'761'253	535'182'226	1'436'713'479
7.4. Surplus of Support Enterprise				
7.4.1 Poultry Farm	2'535'336	4'360'755	4'172'236	5'997'655
7.4.2 Feed Mill	2'652'725	4'712'926	737'882	2'798'083
7.4.3 Prawn Hatchery development	0	130'568	0	130'568
7.4.4 Seed Production Centre	0	0	0	0
7.4.5 Grainage Centre	1'710'000	1'729'005	0	19'005
7.4.6 Reeling Units	1'229'448	1'229'448	0	0
Total of 7.4	8'127'509	12'162'702	4'910'118	8'945'311
<b>Total Project income</b>	<b>450'558'113</b>	<b>1'910'700'274</b>	<b>580'968'143</b>	<b>2'041'110'304</b>