



Bandhu Kalyan Foundation

Annual Report 2015

BANDHU KALYAN FOUNDATION

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Message From Chairman



I am delighted to know that Bandhu Kallyan Foundation is going to publish its Annual Report for the year 2015. The report will obviously reveal its progress and failures of its activities undertaken during the period. Since inception BKF has been working with different projects through which the people of the working area specially the poor folk started becoming self-supporting and improving their livelihood status, education, shelter and so on. BKF is a unique organization in Jessore and Khulna region and has been providing services for the poor people in the locality more than twenty three years. BKF has achieved a lot during the period under different components it has been working for. I also appreciate the bold steps taken by BKF during the period under report towards ensuring transparency and accountability at all stages of the organization.

I am grateful to our longstanding partners, donors and well wishers for their kind support and hope they will continue their support to BKF in future also.

I wish all every success and thank you for the wonderful work you do. May Almighty bless us, strengthen us and give us courage to carry out our vision and mission for the welfare of the people and community.

Md. Wahiduzzaman
Chairman



I am happy to have the opportunity to disclose the annual report of 2014-15. on a broad base canvas B. K. F's attempt is to awake form the sleeping mood of the people of Bangladesh providing all sorts of possible steps. Everything has its own destination, we have too. If explain the very past, then its starting was with little one branch. And now with holy wants it is increasing more and more. I have been cherishing a dream that before the embracing of ever death, I like to see a happy period of poor and destitute people with the attempts of various steps and by the mainstreaming development. We are reaching some of the poorest in our society. The hand to mouth woman who are qualify for food suppurations. Who have primarily been going out of different developments programs? Since the 13 boyhood friends promise were to do something for the poor destitute people and social welfare. We are trying to make poor people self-managed and reliable to their family. We are searching to find out the root solutions to range of difficulties experienced by various groups of people who face discrimination. We are supporting those disabilities through the disabled rehabilitation program. Our most programs are related to help of poor people to raise themselves as a strong earner by mainstreaming and to lead a healthy self-reliant life. We like to make us more attractive and powerful by providing the contemporary facilities which is mostly essential what they feel. We trust in changing and we appreciate the precious support from PKSf which has been contributing in many ways to enrich the life of people of Bangladesh. Especially, I am delighted to do something for the disabled people. If merciful almighty grant me, I like to do something more hopefully for their more betterment and to have their fundamental rights. We believe that if the people can be awarded deeply about disabilities it can be protested and reduced vastly. In fine I am grateful to the E.C committee who have given me the opportunity for the human beings and I would like to thanks my dear all colleague, beneficiaries and known, unknown well-wishers.

Md Golam Ahia
Executive Director

BACKGROUND

Thirteen boyhood passionate and robust optimist friends were playing and at the time of playing a question peeps into the mind that we have some duties and responsibilities for our society & from this time we dreams a positive change in the society. Though it was established with the attempts of boyhood friends so it was named after the name of friends' welfare with the passing of time then it turned into Bandhu Kallyan Foundation. All peoples are received here modestly with friendly manner.

MISSION

Bandhu Kallyan Foundation aims to uphold human dignity, equity and accountability through people's just society.

VISSION

A conducive condition of good governance and sustainable livelihood towards a poverty free society.

GOAL

To improve socio-economic condition of the under developed poor and destitute people in the society.

OBJECTIVE

- * To ensure positive change in the society in various forms and manners including education & economic Conditions.
- * To improve the health and hygienic condition using safe water & sanitation.
- * To protect the environment & to preserve ecological balance.
- * To ensure participation of persons with Disabilities (PWDs) in the mainstream development activities of the country.
- * To develop a self- sustaining organization in the themes of financial and effective service delivery mechanism.

LEAGAL STATUS

Bandhu Kallyan Foundation (BKF) is registered with the Department of Social Services of the Peoples' Republic of Bangladesh. Register NO -JA-440.Date-17/07/1996 & Registered form the Microcredit Regularity Authority (MRA) No- 01490-00330-00305, Date:20/07/2008

MICROFINANCE PROGRAM

BKF microfinance program plays a very important role in the field of poverty alleviation. Micro-finance was the area where the changes had the greatest impact. It was noted in the review that the poor results of the credit recovery component of the micro-finance programme had been having a demoralizing effect on the whole BKF programme, undermining social development efforts. The BKF microfinance program is divided into two main components: micro savings and micro credit, which allows clients an earning capacity while learning to save for the future. BKF continues to reach its goal of strengthening and empowering the poor women of the operational area of BKF through these programs Micro-savings. BKF encourages its group members to generate savings in order to reduce their dependency on others Group Savings develops a financial base of the group and they can utilize their savings in income earning schemes.

By the way group savings helped them to establish their economical rights and play active role in family decision-making process.

Objectives:

- " Creating sense of personality.
- " Strengthening self position.
- " Making the people active.
- " Creating savings habit.
- " Reducing dependency on others.
- " Avoiding traditional thought.
- " Making financially self-reliant.
- " Raise the feelings of consciousness.

The staffs collect the savings and loan installments in the group by posting the pass book. Before departure of the group meeting premises, the staffs review the account and take signature of the group leaders and mention the presence and absence number of the group members in the resolution. The Accountant receives the amount from the credit worker before 2-0 P.M. and checks the collection sheet

and the top sheet. Occasionally the Manager/Assistant Manager assist for checking the sheet and give entry in the receivable register properly. The Accountant collects the money from the Field Organizer and deposits it in the Bank account before 3-0 P.M. and no amount remains available to the Accountant. Later on the staffs update the ledger as per collection sheet. At the week end the staffs prepare the weekly report comparing collection sheet, amount of loan disbursed, amount of loan collected, new members, excluded members and the Branch Manager compile the report to send to the P.K.S.F. authority within the first week of next month.



Type Of Micro Finance Program

Jagoron

The services of this product are provided through 32 branches and the borrowers are allowed to use the loan mainly for income generating activities (IGAs) like. agriculturer, livestock rearing small business, local transport vehicle operating etc.

Agrosor

The entrepreneurs who are running business and making gross profit but are in need of more capital or have shortage of capital can get larger loans under this package for their enterprise development.

Sufalon

Though there is huge potentials in investment is made in this sector. Bandhu Kallyan Foundation is working in this sector to provide the facility for the farmers by giving them credit-support according to their need and provision of repayment after the harvest. In the traditional microfinance the borrowers have to start their loan instalment after investing the money regardless of getting return from there. This creates immense pressure on that enterprise and even makes loss. The newly introduced onetime instalment system has reduced this extra pressure and thus gives a new dimension of BKF microfinance service.

Buniad

This is a special service for the Buniad who are getting flexible credit support through 16 branch.

ENRICH Loan Program

This is a special Credit service under the ENRICH Program. There are three types of special credit service implemented by Nehalpur union.

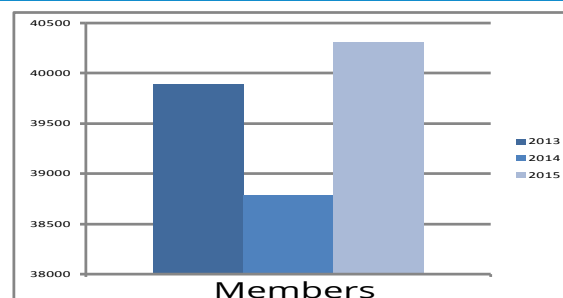
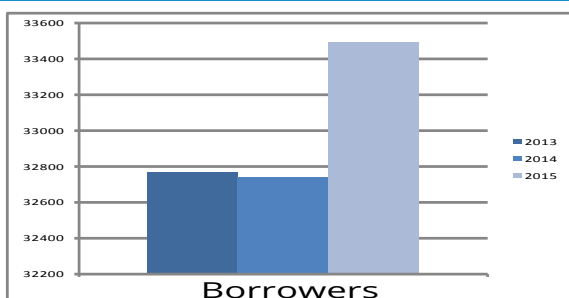
1. Income activities loan (IGAL).
2. livelihood improvement loan (LIL)
3. Asset Creation (ACL)

All The three credit Services can be accessed simultaneously by a household. Under IGAL, Eligible house hold members can take loan for more then one activity and for exception of an activities with thire income. In this context, economic activities with potential for productivity growth are selected. Training for skill development and upgrading, marketing assistance and other necessary services are now routinely provided

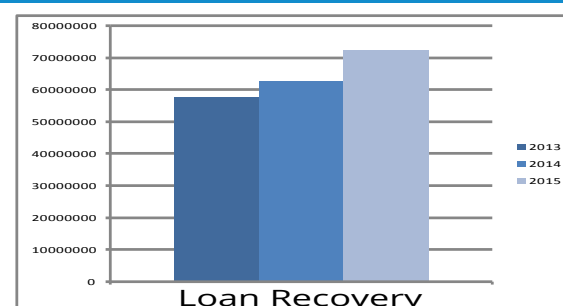
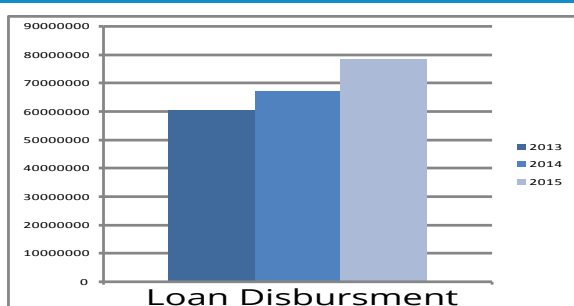


Graph Chart Of Micro Finance Program

Graph Chart Of Credit Program i



Graph Chart Of Credit Program ii



Graph Chart Of Credit Program iii



At a glance Five Years' BKF

Sl. no	Particulars	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015
01.	District Coverage	4	4	4	4	5
02.	Upzilla Coverage	15	19	19	19	27
03.	Village Coverage	968	973	973	973	979
04.	Staff	213	203	205	213	216
05.	Branches	29	29	29	29	30
06.	Members	36,714	39,878	39,888	38,787	40,307
07.	Borrowers	33,671	34,776	32,769	32,746	33,498
08.	Liability to PKSF	195,500,000	171,000,000	161,300,000	171,740,000	185,786,667
09.	Loan Outstanding	275,840,294	325,140,434	353,941,309	395,701,692	458,359,627
10.	Savings	75,475,765	91,794,113	104,890,745	119,201,445	140,127,772
11.	Surplus	8,826,065	13,067,827	13,358,195	15,102,878	15,678,405
12.	Income	76,322,767	92,987,581	92,475,970	97,215,343	110,032,353
13.	Expenditure	67,514,053	79,921,268	79,117,774	8,212,468	94,353,948

ENRICH Project



Bandhu Kallyan Foundation (BKF) started its ENRICH Project funded by PKSF at Nehalpur Union under the Monirampur Upazila of Jessore District from 1st September 2014. There are 4327 households and a total of 20220 populations live in 3 villages of Nehalpur union. Most of the populations of this area are illiterate and living under poverty line. Because of being illiterate and unaware as well as having less economic

capacities they are behind in education, health and social condition rather than other area of Bangladesh. Considering the living condition of this area BKF started its project activities with the help of PKSF.

Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their poverty- ENRICH
A Holistic Approach to Household -focused Poverty Eradication

Attain total development of each household as well as the



whole country participating in ENRICH;
Ensure freedom from all 'un-freedoms and human dignity for all members of all households under ENRICH;
Empower the poor households so that they can pursue a pathway that would lead them towards the goal of human freedom of dignity;
Ensure access of all participants in ENRICH to all capacity enhancing activities such as education,

skill training, and health services; essential institutional facilities; appropriate financing for their chosen economic undertakings; necessary market and other information; appropriate technologies; and so on;

It is to say that, the communities of Nehalpur union are now well secured by increasing income and access to food, well known ledged about the right key behavior, and well prepared & aware to

response different hazards. It is not only ENRICH team implements the massive activities to reduce education and health and nutrition of poor and ultra poor Households, but also social development. Hope present generation would be able to carry the contribution of ENRICH to next generation. This is the major subject success of ENRICH program.



Training Division



Training is the key Program of human development. Training courses always improve the personal motivation and articulation skill. Participants can understand the process of creation of poverty and the causes of economic, social, human, cultural and environmental



erotion. Human development can be described as a systematic process of awareness building and concretization. By providing proper training a man can be trained into human resources. The objective of well training are to develop the knowledge, attitude and Skill. Training is necessary to change the economic and social condition of a person as well as the community. The goals of an organization may be

achieved by adequately trained employees. BKF always believes in future development. It believes that development is a continuous process. So the organization always tries to innovate new approaches for its development training program. The organization has taken initiative to develop its managerial staffs who will be given modern training in abroad.



Disability Rehabilitation Program



Case Study on Tamim

Now Tamim's age is six. His father's name is Sofiul Islam age is thirty and mother's name is Morjina she is twenty five years. Tamim is the only son of their parents. Their family is made up with eight members with four uncles with a grandmother. They live in word no. 8, under Noapara Municipal area of Abhoynagar,

Jessore. Their house is built on 03 decimal land with a tiny house. The all around of their house is unhealthy and filthy the sunlight can never enter in their house. They are to comings and goings on the others land. Tamim is attacked CP hemiplegia. His father works in a local cement factory and one uncle works in a garments, another uncles is total jobless. They are to live to keep body and soul together. They have admitted to Tamim in a registered primary school. Tamim goes to school regularly, he reads and play attentively with others. At the age of five Tamim felt tonsillitis pain and fevere. Then their parents took him to a village doctor. The Doctor pushed him few injections, but he didn't get release from tonsillitis pain rather increased the pain and fevere begets convulsion. At once they did not go to any doctor and next day they went to a local clinic's child specialist but finding no improvement of tonsillitis pain and fever convulsion then the doctor adviced to shift Tamim to Khulna Medical college Hospital to be admitted there. Tamim received 15 days treatment from Khulna Medical college hospital but no change was observed, then doctors adviced Tamim 's guardians to be hospitalized in Dhaka PG hospital. But it was beyond of their means. So they went to a neurologist in Khulna.

The neurologist of Khulna he also adviced to go to Dhaka after seven days treatment. Tamim's Parents and others family members become frustrated and could not understand what to do.

Finding no way they were to bound to return from Khulna. They were wrapped up with superstition treatment and received Homeopathy treatment. The neighbors' wishes to the Almighty and fellow mates, play mates goes to Tamim's house to meet with Tamim and they gossip with Tamim. One day BKF's CHDRP could hear about Tamim and went to Tamim's house and provided physiotherapy besides advices to go to a Neurologist but Tamim's parents continue the Homeopathy treatment. From the beginning there were a lot of spacity on Tamim's body and salivation. He could not sleep body turning. He could not communicate with others cannot eat anything. CHDRP identify Tamim's problems and maintaining accordingly therapy. CHDRP goes to Tamim's house regularly and made learn his family members how to provide therapy. Now he has a lot of sapsticity in talking he has a little bit problems, the elbow of left hand he cannot close. He cannot hold any thing with his fingers. He cannot close his legs at the time of walking. His muscle is weak. He cannot adduction his legs. He plays with others. He can talk. He can chew the cut foods. Now he can go to school. The neighbors of Tamim talk with him and mates, boys, girls play with Tamim. Now the parents and other family members are optimist that gradually he should be more improved. Tamim's parent has admitted him in a school named BKF Bidya Niketon. He is attentive to his studies. Tamims's dream that he would be an Army person but his parents wants to send their child to a Madrasa.



BKF Bidya Niketon



Bandhu Kallyan Foundation (BKF) is a non government Social Development Organization, established in 1992 with the initiative of 13 boyhood friends. From the beginning BKF has a dream of bringing positive changes in the society. For that reason they established an educational institution named BKF Bidya

Niketon in 2006. It is an ultra modern and ideal education yard which is directed by Bandhu Kallyan Foundation. There have been huge changes as recorded amount from 1st January to 31st August 2015. It is being expected that it will as soon as possible be able to compete with exterior schools.

The above picture is indeed of an office building of B.K.F Bidya Niketon as well as Bandhu Kallyan Foundation. The first floor of the building is used for the direction of the operations of B.K.F Bidya Niketon.

* Negative aspect: It doesn't seem to be Govt. Primary School figure wise by it's look. As a result, sometimes it can not create positive image among guardians and pupils. Besides, it creates bar to operate official activities at basement floor because of noise created by students.

* Positive aspect: It is a model of non-government primary school situated in the cities and towns of Bangladesh.



LCDB

"Access to Livelihood" project

Leonard Cheshire Disability Bangladesh (LCDB) and Bandhu Kallyan Foundation (BKF) are executing a project in a partnership named "Access to Livelihood" based on the livelihood of the disable people of Jessore district's four sub-districts named Abhaynagar, Monirampur, Bagharpara, Jessore Sadar. As

livelihood is the main attribute for surviving in the society. So through this project LCDB and BKF are trying to involve those 'Persons with Disabilities (PWDs)' in income generating activities, who are able to earn their livelihood. By providing support for the employment issues both the organizations want to ensure the participation of the PWDs in the mainstream of society. From this project PWDs are getting Foundation training, EDP training and Vocational training. This project is giving seed money for assisting the self employment of the PWDs, beside that, from this project LCDB and BKF are arranging wage employment opportunities for the PWDs by creating linkage with various commercial organizations and Business company. Assistive devices and health references are also being distributed as well from this project. In a word, the aim of this project is to ensure equal opportunity for the PWDs especially in the side of livelihood and this can involve every PWDs in the mainstream of society.



Auditor's Reports



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BANDHU KALYAN FOUNDATION (BKF)
Rajghat, Jessore
PKSF Funded Microcredit Program
Statement Of Receipts and Payments
For the period from July 01, 2014 to June 30, 2015

Particulars	Notes	Amount in BDT	
		FY: 2014-2015	FY: 2013-2014
Receipts:			
Opening Balance:		8,156,731	7,838,366
Cash in Hand		1,795,297	1,320,142
Cash at Bank		6,361,434	6,518,224
PKSF / Head Office Fund Received		169,000,000	130,000,000
Rural Micro Credit (RMC)		-	40,000,000
Urban Micro Credit (UMC)		-	5,000,000
ME (GOB)		-	20,000,000
Ultra Poor (GOB)		-	5,000,000
Seasonal		-	60,000,000
JAGORON		70,000,000	-
AGROSOR		24,000,000	-
BUNIAD		5,000,000	-
SUFOLON		70,000,000	-
Members Savings Deposits:		77,961,027	63,557,723
JAGORON		55,983,145	-
AGROSOR		14,939,387	-
BUNIAD		858,195	-
Terms		6,180,300	-
Rural Micro Credit (RMC)		-	45,023,746
Urban Micro Credit (UMC)		-	7,014,632
Ultra Poor (GOB)		-	683,601
ME (GOB)		-	10,835,744
M.C. Loan Collection from beneficiaries:		723,435,063	627,933,411
JAGORON		401,386,735	-
AGROSOR		219,397,405	-
BUNIAD		6,138,777	-
SUFOLON		96,420,164	-
Rural Micro Credit (RMC)		-	331,116,549
Urban Micro Credit (UMC)		-	45,825,915
Ultra Poor (GOB)		-	3,762,215
ME L		-	-
ME (GOB)		-	175,102,143
SRLP		-	14,547
LRP		37,907	125,035
EFRRAP		54,075	197,771
Seasonal		-	71,789,236
Others fund Realization:		12,328,484	8,267,259
Staff ID Loan (Principal)		149,702	183,623
Staff Welfare Loan		6,244	700
Advance		890,088	65,800
Advance (Stock Inventory)		200	582
Security Money		117,000	159,000
Provident Fund		81,700	68,214
Gratuity Fund		40,850	34,107
Medical Benefit Fund		3,600	3,700
PF Loan (Employee)		827,858	682,296
Staff Welfare Fund		7,200	7,280
Member Welfare Fund		7,828,849	6,674,875
Sundry Deposit		50,723	273,529



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BANDHU KALYAN FOUNDATION (BKF)

Rajghat, Jessore

PKSF Funded Microcredit Program

Statement Of Receipts and Payments

For the period from July 01, 2014 to June 30, 2015

Suspense	68,842	3,211
Leave Fund	107,913	102,942
Employee Savings	7,200	7,400
Vehicle	40,515	-
Endrich(Advance)	2,100,000	-
FDR Encashment	61,500,000	48,700,000
FDR (Savings)	18,500,000	17,000,000
FDR (DMF)	7,500,000	3,700,000
FDR (PF)	25,000,000	28,000,000
FDR (Seasonal loan)	9,000,000	-
FDR Reserve fund	1,500,000	-
Service Charge Received on MCP	84,479,996	72,120,338
JAGORON	46,937,346	-
AGROSOR	25,940,196	-
BUNIAD	582,137	-
SUFOLON	11,017,501	-
Rural Micro Credit (RMC)	-	37,248,360
Urban Micro Credit (UMC)	-	5,334,247
Ultra Poor (GOB)	-	352,592
ME (GOB)	-	19,458,227
MEL	-	-
SRLP	-	582
LRP	1,046	3,384
EFRRAP	1,770	3,897
Seasonal Loan	-	9,719,049
Others Receipts	2,787,646	2,336,892
Bank Interest	546,795	426,544
Bank Interest (FDR)	1,597,829	1,515,387
Accrued Interest Received	-	55,681
Other Income:	-	-
Staff welfare Loan S/C	57	150
Sales of Printing Service Charge	-	58
Staff Loan Service Charge	542	3,719
PF Loan Service Charge	29,151	70,151
Miscellaneous	189,817	114,962
Accounts Close fee	-	-
Sales of pass book	166,790	60,885
Admission fee	100,240	87,455
Sales of Loan Form	156,425	1,900
Total Receipts	1,139,648,947	960,753,989
Payments:		
Loan Disbursement to Beneficiaries:	786,347,000	669,811,000
JAGORON	397,242,000	-
AGROSOR	284,364,000	-
BUNIAD	7,306,000	-
SUFOLON	97,435,000	-
Rural Micro Credit (RMC)	-	340,686,000
Urban Micro Credit (UMC)	-	46,057,000
Ultra Poor (GOB)	-	4,920,000
ME (GOB)	-	195,803,000
Seasonal	-	82,345,000

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Loan Disbursement to Beneficiaries:	397,242,000	-
JAGORON	284,364,000	-
AGROSOR	7,306,000	-
BUNIAD	97,435,000	-
SUFOLON	-	-
Rural Micro Credit (RMC)	-	340,686,000
Urban Micro Credit (UMC)	-	46,057,000
Ultra Poor (GOB)	-	4,920,000
ME (GOB)	-	195,803,000
Seasonal	-	82,345,000



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BANDHU KALLYAN FOUNDATION (BKF)

Rajghat, Jessore

PKSF Funded Microcredit Program

Statement Of Receipts and Payments

For the period from July 01, 2014 to June 30, 2015

Loan Refund to PKSF (Principal):	158,454,892	134,829,942
Rural Micro Credit (RMC)	40,000,000	41,000,000
Urban Micro Credit (UMC)	8,200,000	11,250,000
ME (GOB)	21,620,000	21,660,000
UP(GOB)	5,133,333	2,150,000
Seasonal	30,000,000	50,000,000
JAGORON	2,500,000	-
AGROSOR	1,000,000	-
BUNIAD	-	-
SUFOLON	40,000,000	-
S.C Paid to PKSF:	-	-
Rural Micro Credit (RMC)	3,530,625	3,450,000
Urban Micro Credit (UMC)	609,250	933,750
ME (GOB)	2,018,350	2,408,650
UP(GOB)	62,083	52,542
Seasonal	1,237,500	1,925,000
JAGORON	1,031,250	-
AGROSOR	412,500	-
BUNIAD	-	-
SUFOLON	1,100,000	-
Members Savings Deposit Refund:	63,672,244	55,199,661
Rural Micro Credit (RMC)	-	37,918,158
Urban Micro Credit (UMC)	-	6,206,814
Ultra Poor (GOB)	-	275,830
ME (GOB)	-	10,798,859
MEL (PKSF)	-	-
JAGORON	48,199,172	-
AGROSOR	14,930,876	-
BUNIAD	477,596	-
Terms	64,600	-
Loan , Advance & Others fund :	16,140,657	8,706,803
Others Exp Payable	611,586	335,185
PF Loan to Employee	3,052,000	3,044,000
Staff ID Loan	2,360,000	499,000
Staff Welfare Loan	-	15,000
Advance Houserent	3,717,408	227,800
Stock Inventory (Advance Goods)	518,843	431,065
Staff Welfare Fund	34,472	26,061
Security fund	114,000	114,000
Member Welfare Fund	2,649,828	2,800,266
Sundry Deposit	21,934	9,339
Staff Medical Support	54,800	70,000
PF fund	504,141	708,669
Gratuity Fund	256,110	138,000
Suspense	-	161,000
DMF Fund	-	-
Leave Fund	67,360	64,027
Employee Savings Fund	78,175	63,391
Endrich(Advance)	2,100,000	-



Auditor's Reports



S.K. BARUA & CO.
CHARTERED ACCOUNTANTS

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BANDHU KALYAN FOUNDATION (BKF)

Rajghat, Jessore

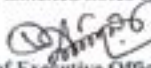
PKSF Funded Microcredit Program

Statement Of Receipts and Payments

For the period from July 01, 2014 to June 30, 2015

Revenue Expenses:	40,768,619	33,175,030
Savings Profit on Members Savings		
Bank Charge & Commission	308,679	300,139
Salary & Allowance	33,087,782	27,612,000
Traveling, Conveyance, food	1,810,596	333,855
TA/DA Bill	-	-
Photocopy Bill	196,785	156,392
Printing & Stationery	533,934	376,187
Fuel & Lubricants	884,559	784,098
Training & Workshop	138,021	49,293
Office Rent	1,697,270	1,587,150
Telephone Bill & Postage	218,982	74,273
Water & Electricity Bill	422,542	366,767
Entertainment	275,389	220,687
Repair & Maintenance	285,869	153,496
People With Disabilities (PWD's)	600,000	600,000
Newspaper & Advertisements Bill	9,088	3,712
Vat	8,377	329,730
Legal Expense	142,601	124,552
Tax	93,106	93,343
Insurance	55,040	9,356
Cookeries Expenses	34,988	11,905
Automation Regis. Expenses	95,680	28,080
Miscellaneous	189,439	42,027
Revenue exp	1,100	-
Health Support	4,899	-
Education Allowance	47,979	-
Capital Expenses:	67,306,178	50,792,810
Furniture & Fixtures	148,758	34,160
Electronics & Equipments	718,920	58,650
Vehicle	138,500	-
Fixed Deposit	-	-
Savings FDR	13,500,000	18,000,000
PF FDR	31,000,000	28,000,000
DMFI FDR	8,800,000	4,700,000
FDR (Seasonal loan)	9,000,000	-
FDR Reserve fund	4,000,000	-
Closing Balance:	6,585,273	8,156,731
Cash in Hand	972,259	1,795,297
Cash at Bank	5,613,014	6,361,434
Total Payment	1,139,648,947	960,753,989

The annexed notes form an integral part of the financial statement.



Chief Executive Officer (CEO)
Bandhu Kalyan Foundation (BKF)

Signed as per our separated report of even date.

Dated: Dhaka
October 10, 2015


Chief Financial Officer (CFO)
Bandhu Kalyan Foundation (BKF)




S.K. BARUA & CO.
Chartered Accountants

Auditor's Reports



S.K. BARUA & CO.
CHARTERED ACCOUNTANTS

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Annexure- A1/1

BANDHU KALYAN FOUNDATION (BKF)
Rajghat, Jessore
PKSF Funded Microcredit Program
Statement Of Comprehensive Income
For the year ended June 30, 2015

Particulars	Notes	Annexure- A1/3	
		Amount In BDT	
		FY: 2014-2015	FY: 2013-2014
Income :			
Service Charges Received		84,506,077	72,135,214
Rural Micro Credit (RMC)		-	37,252,348
Urban Micro Credit (UMC)		-	5,334,247
Ultra Poor (GOB)		-	352,592
ME (GOB)		-	19,469,115
MEL		-	-
SRLP		-	582
LRP	1,046	-	3,384
EFRRAP	1,770	-	3,897
Seasonal Loan		-	9,719,049
JAGORON	46,943,324	-	-
AGROSOR	25,960,299	-	-
BUNIAD	582,137	-	-
SUFOLON	11,017,501	-	-
Bank Interest		2,144,624	1,941,931
Interest on FDR		1,597,829	1,515,387
Bank Interest		546,795	426,544
Other Income:		1,499,042	952,304
Admission Fee		100,240	87,455
Sale of Loan form		156,425	1,900
Sales of Pass Book		166,790	60,885
Printing Stationary S. Charge		31,237	39,610
Service Charge on PF Loan		336,030	281,078
Service Charge ID Loan		32,182	22,841
Miscellaneous		675,542	458,335
Staff Welfare Loan S/C		596	200
Total Income		88,149,743	75,029,449
Expenditure:			
Service Charges		10,001,558	8,769,942
Rural Micro Credit (RMC)		3,530,625	3,450,000
Urban Micro Credit (UMC)		609,250	933,750
ME (GOB)		2,018,350	2,408,650
UP (GOB)		62,083	52,542
Seasonal		1,237,500	1,925,000
JAGORON		1,031,250	-
AGROSOR		412,500	-
BUNIAD		-	-
SUFOLON		1,100,000	-
Operating Expenses		62,469,779	51,292,746
Bank Charge & Commission		308,679	300,139
Profit On PF		1,438,590	1,129,212
Profit on Staff Savings		102,575	65,852
Profit On Staff welfare Fund		58,731	29,863



Auditor's Reports




S.K. BARUA & CO.
CHARTERED ACCOUNTANTS

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Annexure- A1/1


BANDHU KALYAN FOUNDATION (BKF)
Rajghat, Jessore
PKSF Funded Microcredit Program
Statement Of Financial Position
As at June 30, 2015

Assets	NOTE	Annexure- A1/2	
		Amount in BDT	
		FY: 2014-2015	FY: 2013-2014
Non-Current Assets:			
Property, Plant and Equipment	11.00	11,235,184	8,023,432
Current Assets:			
Investment on FDR	12.00	19,800,000	15,000,000
Loan To Beneficiaries	13.00	458,425,351	395,701,692
Others		7,808,563	5,653,393
Advance Paid on House Rent	14.00	307,570	283,550
Advance Stock Inventory	15.00	674,172	479,237
Staff ID Loan	16.00	2,645,897	925,115
Staff Welfare Loan	17.00	-	11,650
PF Loan	18.00	2,751,067	2,678,232
Suspense A/C	19.00	1,429,857	1,275,589
FDR Interest Receivable	20.00	-	-
Short Term Deposits		6,585,273	8,156,731
Cash in hand	21.00	972,259	1,795,297
Cash at bank	22.00	5,613,014	6,361,434
Total Assets		503,854,371	432,535,248
Capital Fund and Liabilities			
Capital and Reserves :		76,721,084	60,156,205
Retained surplus	23.00	64,610,136	50,461,121
MRA Fund (10%) reserve	24.00	7,200,864	5,628,751
Disaster Management Fund	26.00	4,910,084	4,066,333
Loan from PKSF	27.00	185,786,667	165,240,000
Current Liabilities:		241,346,620	207,139,043
Members' savings deposit	28.00	140,127,782	119,201,445
Sundry Deposits	29.00	489,719	454,229
Members' welfare fund	30.00	29,886,883	24,707,862
Security Deposit	31.00	1,011,475	974,200
PF Fund	32.00	17,834,767	13,959,903
Gratuity Fund	33.00	8,151,556	6,830,440
Staff welfare fund	34.00	2,905,081	2,574,722
Loan Loss Provision (LLP)	25.00	37,554,689	35,770,594
Staff Insurance Fund	35.00	1,407,722	1,219,222
Provision for Expense	36.00	120,987	142,220
Employee Leave Fund	37.00	212,800	172,247
Employee Savings Fund	38.00	1,643,159	1,131,959
Disaster Fund (Staff & Borro)	39.00	-	-
Total Capital Fund and Liabilities		503,854,371	432,535,248

The annexed notes form an integral part of the financial statement.


Chief Executive Officer (CEO)
Bandhu Kalyan Foundation (BKF)

Signed as per our separated report of even date.


Chief Financial Officer (CFO)
Bandhu Kalyan Foundation (BKF)

Dated: Dhaka
October 10, 2015




S.K. BARUA & CO.
Chartered Accountants

Auditor's Reports



S.K. BARUA & CO.
CHARTERED ACCOUNTANTS

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Annexure- A1/1

BANDHU KALLYAN FOUNDATION (BKF)

Rajghat, Jessore

PKSF Funded Microcredit Program
Statement Of Comprehensive Income

For the year ended June 30, 2015

Particulars	Notes	Annexure- A1/3	
		Amount In BDT	
		FY: 2014-2015	FY: 2013-2014
Profit On Staff Insurance Fund			50,000
Profit on Member Savings		6,678,943	5,976,100
Profit On Staff Security Fund		34,275	-
Vat		19,517	329,730
Tax		93,106	93,343.00
Insurance Exp		55,040	9,356.00
Salary & Allowance		42,456,291	34,759,055
Office Rent		1,925,070	1,800,200
Traveling, Conveyance & Food		1,810,596	333,855
Training & Workshop		138,021	49,293
Fuel & Lubricants		884,559	784,098
Water & Electricity Bill		430,992	366,767
Printing & Stationery		877,739	811,378
Photocopy		196,785	156,392
Telephone Bill & Postage		218,982	74,273
Entertainment		275,389	220,687
Repair & Maintenance		285,869	153,496
Audit fee		25,000	25,000
Newspaper & Advertises Bill		9,088	3,712
Cookeries Exp.		34,988	11,905
People With Disabilities (PWD's)		600,000	600,000
Legal Exp		142,601	124,552
Miscellaneous		189,439	42,027
Disaster Fund (Staff & Borro)		-	-
Automation Regis. Expenses		-	28,080
Compture Automation Fee		95,680	-
Education Allwance		47,979	-
Revenue exp		1,100	-
Health Support		4,899	-
Loan Loss Provision		1,784,095	1,878,434
Disaster Management Fund		843,751	733,206
Depreciation		401,411	352,741
Total Expenditure		72,471,338	60,062,687
Surplus (Excess of Income over Expenditure)		15,678,405	14,966,762
		88,149,743	75,029,449

The annexed notes form an integral part of the financial statement.


Chief Executive Officer (CEO)
Bandhu Kallyan Foundation (BKF)


Chief Financial Officer (CFO)
Bandhu Kallyan Foundation (BKF)

Signed as per our separated report of even date.

Dated: Dhaka
October 10, 2015




S.K. BARUA & CO.
Chartered Accountants

Flash Back 2014-2015



Flash Back 2014-2015



Management Of BKF Excutive Body

The Executive Body

The executive body is elected from this body in each three years after and the duration of the executive body is also three years. This Body consists of 10 members and they are the policy makers and play the role of management and approve the activities directly or indirectly. The member-secretary lays the role regarding implementation of all the activities. At the time of the statement prepared 5 meetings of the executive body were held. The number of members in the executive body is 10. The percentage of attendance is 100%. The Meeting of the executive body is Presided Over by the President. Some main agenda discussed in the meeting.



The General Body

BKF has a general body consisting of 30 Members as its foundation. The total activities are managed on this foundation. A general meeting is held once in a year. Annual Budget, income-expenditure accounts are approved in this meeting. A number of 30 Members attended the every meeting. The Issues of the following year are approved in this meeting. Besides this the budget of the year and appointment of Audit Firm is approved on this meeting.

Founder's Member Of BKF



Area Coverage

District coverage 6
 Citycorporation 1
 Upozila 29
 Pouroshova 16
 Unionn 223
 Village 981
 Area Office 5
 Branch Office 30

Division Of BKF

Addministrative
 Finance & Accounts
 Traning & Research
 Audit & Monitoring
 Law & Comunication
 MIS & Reporting
 Project Implementation
 Information & Technology
 Aotomotion Divission

THE END



Bandhu Kallyan Foundation

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Mob : 01711-838071

E-mail- bkfmfi@gmail.com
bkfmfi@yahoo.com

BANDHU KALLYAN **FOUNDATION**
A SOCIO & ECONOMIC DEVELOPMENT ORGANIZATION